

TREASURY DEPARTMENT

OFFICE OF THE COMPTROLLER OF THE CURRENCY

Washington, D. C., Aug. 30, 1945

Condition of National Banks in the United States on June 30 and Dec. 30, 1944, Mar. 20 and June 30, 1945

[In thousands of dollars]

	June 30, 1944 (5,042 banks)	Dec. 30, 1944 (5,031 banks)	Mar. 20, 1945 (5,025 banks)	June 30, 1945 (5,021 banks)
ASSETS				
Loans and discounts, including overdrafts.....	11,229,680	11,497,802	10,544,996	12,389,133
U. S. Government securities, direct obligations.....	38,156,365	42,836,320	43,993,856	47,230,307
Obligations guaranteed by U. S. Government.....	634,504	642,469		
Obligations of States and political subdivisions.....	2,032,998	2,056,722	2,129,036	2,200,505
Other bonds, notes, and debentures.....	1,318,488	1,345,369	1,372,440	1,422,677
Corporate stocks, including stocks of Federal Reserve banks.....	146,168	141,449	144,958	141,256
<i>Total loans and securities</i>	<i>53,518,203</i>	<i>58,520,131</i>	<i>58,185,286</i>	<i>63,409,034</i>
Cash, balances with other banks, including reserve balances, and cash items in process of collection.....	16,059,734	17,637,249	17,213,087	17,612,951
Bank premises owned, furniture and fixtures.....	532,377	513,522	511,702	503,793
Real estate owned other than bank premises.....	25,582	18,158	16,784	12,960
Investments and other assets indirectly representing bank premises or other real estate.....	49,356	47,640	47,643	45,937
Customers' liability on acceptances outstanding.....	34,003	42,721	30,144	27,191
Interest, commission, rent, and other income earned or accrued but not collected.....	116,883	122,223	103,925	135,460
Other assets.....	64,807	48,215	51,967	47,507
Total assets	70,400,945	76,949,859	76,160,538	81,794,833
LIABILITIES				
Demand deposits of individuals, partnerships, and corporations.....	32,745,584	36,320,754	38,385,841	37,126,500
Time deposits of individuals, partnerships, and corporations.....	11,056,548	12,655,090	13,444,701	14,315,450
Deposits of U. S. Government and postal savings.....	10,825,128	11,171,856	7,614,668	13,210,056
Deposits of States and political subdivisions.....	2,998,352	3,070,539	3,266,274	3,153,723
Deposits of banks.....	7,403,551	8,058,120	7,650,166	8,251,954
Other deposits (certified and cashiers' checks, etc.).....	804,090	852,578	821,563	767,854
Total deposits	65,833,253	72,128,937	71,183,213	76,825,537
<i>Demand deposits</i>	<i>64,408,676</i>	<i>69,094,187</i>	<i>67,336,380</i>	<i>62,095,681</i>
<i>Time deposits</i>	<i>11,424,577</i>	<i>13,034,750</i>	<i>13,846,833</i>	<i>14,731,856</i>
Bills payable, rediscounts, and other liabilities for borrowed money.....	6,205	54,180	130,389	5,209
Mortgages or other liens on bank premises and other real estate.....	60	109	64	59
Acceptances executed by or for account of reporting banks and outstanding.....	37,869	48,469	36,454	31,776
Interest, discount, rent, and other income collected but not earned.....	23,867	24,565	26,333	26,482
Interest, taxes, and other expenses accrued and unpaid.....	147,566	168,125	179,412	194,885
Other liabilities.....	241,516	250,269	218,068	238,332
Total liabilities	66,290,336	72,674,994	71,773,963	77,322,280
CAPITAL ACCOUNTS				
Capital stock (see memoranda below).....	1,553,578	1,566,905	1,576,209	1,624,184
Surplus.....	1,692,172	1,808,959	1,833,980	1,875,277
Undivided profits.....	604,198	632,000	704,066	692,146
Reserves and retirement account for preferred stock.....	260,661	267,001	272,320	280,946
Total capital accounts	4,110,609	4,274,865	4,386,575	4,472,553
Total liabilities and capital accounts	70,400,945	76,949,859	76,160,538	81,794,833
MEMORANDA				
Par value of capital stock:				
Class A preferred stock.....	105,385	86,498	79,492	75,296
Class B preferred stock.....	6,835	5,468	4,875	4,360
Common stock.....	1,441,841	1,475,226	1,492,077	1,544,755
Total	1,554,061	1,567,192	1,576,444	1,624,411
Retirable value of preferred capital stock:				
Class A preferred stock.....	146,077	125,454	117,600	113,019
Class B preferred stock.....	8,237	6,731	6,138	5,608
Total	154,314	132,185	123,738	118,627
Pledged assets and securities loaned:				
U. S. Government obligations, direct and guaranteed, pledged to secure deposits and other liabilities.....	15,331,400	15,811,794	13,649,531	17,765,985
Other assets pledged to secure deposits and other liabilities, including notes and bills rediscounted and securities sold under repurchase agreement.....	448,854	386,236	365,052	351,843
Assets pledged to qualify for exercise of fiduciary or corporate powers, and for purposes other than to secure liabilities.....	99,549	99,097	105,598	101,277
Securities loaned.....	2,246	4,425	14,948	6,931
Total	15,882,049	16,301,552	14,135,129	18,226,036
Secured liabilities:				
Deposits secured by pledged assets pursuant to requirements of law.....	13,352,898	13,925,562	10,500,141	15,923,659
Borrowings secured by pledged assets, including rediscounts and repurchase agreements.....	5,755	48,180	123,091	5,209
Other liabilities secured by pledged assets.....	464	203	10	7
Total	13,359,117	13,973,945	10,623,242	15,928,875

PRESTON DELANO,
Comptroller of the Currency.

Loans and U. S. Government Obligations Held by National Banks, Dec. 31, 1943, June 30 and Dec. 30, 1944, and June 30, 1945

[In thousands of dollars]

	Dec. 31, 1943 (5,046 banks)	June 30, 1944 (5,042 banks)	Dec. 30, 1944 (5,031 banks)	June 30, 1945 (5,021 banks)
Loans and discounts (including rediscounts and overdrafts):				
Commercial and industrial loans, including open-market paper	4,758,746	4,497,147	4,769,259	4,506,149
Loans secured by agricultural commodities, covered directly or indirectly by purchase agreements of Commodity Credit Corporation	393,323	369,144	539,613	423,242
Other agricultural loans	452,745	486,059	459,697	518,321
Consumer loans to individuals	856,754	838,577	844,046	942,052
Loans to brokers and dealers in securities	517,307	900,446	984,058	1,330,584
Other loans for the purpose of purchasing or carrying stocks, bonds, and other securities	432,146	1,322,003	1,166,639	1,872,346
Real-estate loans:				
Secured by farm land (including improvements)	173,770	184,611	168,788	183,349
Secured by residential properties (other than farm)	1,546,794	1,524,064	1,541,177	1,567,041
Secured by other properties	350,264	330,095	335,897	332,792
Loans to banks	24,804	31,856	21,430	23,367
All other loans	620,099	738,345	659,337	681,077
Overdrafts	6,780	7,333	7,861	8,813
Total loans and discounts	10,133,532	11,229,680	11,497,802	12,389,133
U. S. Government obligations, direct and guaranteed:				
Direct obligations:				
Treasury bills	2,762,617	2,863,083	2,393,859	1,715,616
Treasury certificates of indebtedness	7,935,649	9,148,093	8,981,534	10,043,280
Treasury notes	4,547,077	6,810,244	9,279,882	9,876,733
United States savings bonds	125,042	277,751	336,635	500,280
Other bonds maturing in 5 years or less	3,127,656	3,253,644	3,508,093	4,026,728
Other bonds maturing in 5 to 10 years	9,438,112	11,147,573	13,731,511	16,733,993
Other bonds maturing in 10 to 20 years	3,631,978	3,550,449	3,423,471	2,957,498
Bonds maturing after 20 years	984,120	1,105,528	1,181,335	1,376,179
Total	32,552,251	38,156,365	42,836,320	47,230,307
Obligations guaranteed by U. S. Government	1,626,364	634,504	642,469	25,156
Total U. S. Government obligations, direct and guaranteed	34,178,555	38,790,869	43,478,789	47,255,463

Demand and Time Deposits, Cash, Balances With Other Banks, Including Reserve Balances, and Cash Items in Process of Collection, Reported by National Banks on June 30, and Dec. 30, 1944, Mar. 20, and June 30, 1945

[In thousands of dollars]

	June 30, 1944 (5,042 banks)	Dec. 30, 1944 (5,031 banks)	Mar. 20, 1945 (5,025 banks)	June 30, 1945 (5,021 banks)
Demand deposits:				
Deposits of individuals, partnerships, and corporations.....	32,745,584	36,320,754	38,385,841	37,126,500
Deposits of U. S. Government:				
War loan and Series E bond accounts.....	10,437,967	10,816,887	7,243,787	12,868,475
Other accounts.....	300,534	269,499	287,973	258,145
Deposits of States and political subdivisions.....	2,756,496	2,813,999	2,987,237	2,858,679
Deposits of banks in the United States (including private banks and American branches of foreign banks).....	6,892,864	7,557,098	7,115,525	7,669,129
Deposits of banks in foreign countries (including balances of foreign branches of other American banks but excluding amounts due to own foreign branches).....	471,141	463,372	494,454	544,899
Certified and cashiers' checks (including dividend checks), letters of credit and travelers' checks sold for cash, and amounts due to Federal Reserve banks (transit account).....	804,090	852,578	821,563	767,854
Total demand deposits.....	54,408,676	59,094,187	57,336,380	62,093,681
Time deposits:				
Deposits of individuals, partnerships, and corporations:				
Savings deposits.....	11,056,548	12,655,090	13,444,701	13,731,807
Certificates of deposit.....				367,025
Deposits accumulated for payment of personal loans.....				27,047
Christmas savings and similar accounts.....				100,174
Open accounts.....				89,397
Total.....	11,056,548	12,655,090	13,444,701	14,315,450
Deposits of U. S. Government.....	81,213	80,252	77,756	78,379
Postal savings deposits.....	5,414	5,218	5,152	5,057
Deposits of States and political subdivisions.....	241,856	256,540	279,037	295,044
Deposits of banks in the United States (including private banks and American branches of foreign banks).....	35,494	34,098	36,635	33,874
Deposits of banks in foreign countries (including balances of foreign branches of other American banks, but excluding amounts due to own foreign branches).....	4,052	3,552	3,552	4,052
Total time deposits.....	11,424,577	13,034,750	13,846,833	14,731,856
Cash, balances with other banks, including reserve balances, and cash items in process of collection:				
Cash items in process of collection, including exchanges for clearing house.....	2,515,236	2,594,781	2,308,187	2,190,733
Demand balances with banks in the United States (except private banks and American branches of foreign banks).....	4,402,430	4,814,019	4,368,202	4,909,601
Other balances with banks in the United States (including private banks and American branches of foreign banks).....	32,357	29,785	28,807	28,798
Balances with banks in foreign countries (including balances with foreign branches of other American banks, but excluding amounts due from own foreign branches).....	11,398	9,622	9,265	14,977
Currency and coin.....	820,570	904,500	970,843	821,290
Reserve with Federal Reserve banks.....	8,277,743	9,284,542	9,527,783	9,647,552
Total.....	16,059,734	17,637,249	17,213,087	17,612,951

Condition of National Banks, by Classes, June 30, 1945

[In thousands of dollars]

	Central Reserve city banks (16 banks)	Other Reserve city banks (243 banks)	Country banks (member banks) (4,756 banks)	Nonmember banks (6 banks)	Total (5,021 banks)
ASSETS					
Loans and discounts, including overdrafts	3,679,498	5,198,786	3,490,490	20,359	12,389,133
U. S. Government obligations, direct and guaranteed	10,165,491	20,019,544	16,865,900	204,528	47,255,463
Obligations of States and political subdivisions	358,816	903,112	934,266	4,311	2,200,505
Other bonds, notes, and debentures	374,557	450,915	594,302	2,903	1,422,677
Corporate stocks, including stocks of Federal Reserve banks	48,097	49,905	43,254		141,256
<i>Total loans and securities</i>	<i>14,626,459</i>	<i>26,622,262</i>	<i>21,928,212</i>	<i>232,101</i>	<i>63,409,034</i>
Cash, balances with other banks, including reserve balances, and cash items in process of collection	2,935,667	7,564,252	7,044,126	68,905	17,612,951
Bank premises owned, furniture and fixtures	84,217	185,607	231,898	2,071	503,793
Real estate owned other than bank premises	3,585	4,190	5,171	14	12,960
Investments and other assets indirectly representing bank premises or other real estate	346	38,610	6,981		45,937
Customers' liability on acceptances outstanding	13,775	12,337	1,055	24	27,191
Interest, commissions, rent, and other income earned or accrued but not collected	39,244	69,325	26,279	611	135,460
Other assets	4,959	23,116	19,334	98	47,507
Total assets	17,708,252	34,519,700	29,263,056	303,825	81,794,833
LIABILITIES					
Demand deposits of individuals, partnerships, and corporations	8,168,916	15,102,080	13,760,292	95,212	37,126,500
Time deposits of individuals, partnerships, and corporations	943,728	5,807,737	7,457,305	106,680	14,315,450
Deposits of U. S. Government and postal savings	3,960,250	5,543,217	3,637,589	69,000	13,210,056
Deposits of States and political subdivisions	301,993	1,367,323	1,470,195	14,212	3,153,723
Deposits of banks	2,827,777	4,509,380	913,675	1,122	8,251,954
Other deposits (certified and cashiers' checks, etc.)	190,953	330,465	240,952	5,484	767,854
Total deposits	16,393,617	32,660,202	27,480,008	291,710	76,825,537
<i>Demand deposits</i>	<i>15,434,874</i>	<i>26,652,627</i>	<i>19,823,297</i>	<i>182,883</i>	<i>62,093,681</i>
<i>Time deposits</i>	<i>958,743</i>	<i>6,007,575</i>	<i>7,656,711</i>	<i>108,827</i>	<i>14,731,856</i>
Bills payable, rediscounts, and other liabilities for borrowed money		1,000	4,209		5,209
Mortgages or other liens on bank premises and other real estate			59		59
Acceptances executed by or for account of reporting banks and outstanding	15,272	15,405	1,075	24	31,776
Interest, discount, rent, and other income collected but not earned	4,213	14,182	8,081	6	26,482
Interest, taxes, and other expenses accrued and unpaid	72,629	87,291	34,598	367	194,885
Other liabilities	188,942	36,794	12,230	366	238,332
Total liabilities	16,674,673	32,814,874	27,540,260	292,473	77,322,280
CAPITAL ACCOUNTS					
Capital stock (see memoranda below)	337,300	613,560	668,824	4,500	1,624,184
Surplus	493,650	716,861	661,397	3,369	1,875,277
Undivided profits	156,725	238,200	296,632	589	692,146
Reserves and retirement account for preferred stock	45,904	136,205	95,943	2,894	280,946
Total capital accounts	1,033,579	1,704,826	1,722,796	11,352	4,472,553
Total liabilities and capital accounts	17,708,252	34,519,700	29,263,056	303,825	81,794,833
MEMORANDA					
Par value of capital stock:					
Class A preferred stock		39,137	36,047	112	75,296
Class B preferred stock		100	4,260		4,360
Common stock	337,300	574,323	628,744	4,388	1,544,755
Total	337,300	613,560	669,051	4,500	1,624,411
Retirable value of preferred capital stock:					
Class A preferred stock		63,365	49,542	112	113,019
Class B preferred stock		100	5,508		5,608
Total		63,465	55,050	112	118,627
Pledged assets and securities loaned:					
U. S. Government obligations, direct and guaranteed, pledged to secure deposits and other liabilities	4,646,091	7,725,103	5,271,438	123,353	17,765,985
Other assets pledged to secure deposits and other liabilities, including notes and bills rediscounted and securities sold under repurchase agreement	2,456	185,948	161,773	1,666	351,843
Assets pledged to qualify for exercise of fiduciary or corporate powers, and for purposes other than to secure liabilities	26,895	30,302	44,080		101,277
Securities loaned	6,931				6,931
Total	4,682,373	7,941,353	5,477,291	125,019	18,226,036
Secured liabilities:					
Deposits secured by pledged assets pursuant to requirements of law	4,298,334	6,921,909	4,601,827	101,589	15,923,659
Borrowings secured by pledged assets, including rediscounts and repurchase agreements		1,000	4,209		5,209
Other liabilities secured by pledged assets		5	2		7
Total	4,298,334	6,922,914	4,606,038	101,589	15,928,875

Condition of National Banks, by States, June 30, 1945

ASSETS
[In thousands of dollars]

Location	Number of banks	Loans and discounts (including overdrafts)	U. S. Government obligations, direct and guaranteed	Obligations of States and political subdivisions	Other bonds, notes, and debentures	Corporate stocks, including stocks of Federal Reserve banks	Cash, balances with other banks, including reserve balances, and cash items in process of collection	Bank premises owned, furniture and fixtures	Real estate owned other than bank premises	Investments and other assets indirectly representing bank premises or other real estate	Customers' liability or acceptances outstanding	Interest, commissions, rent, and other income earned or accrued but not collected	Other assets	Total
Maine.....	34	24,017	177,131	2,412	8,621	525	47,686	1,034	21	305		238	193	262,183
New Hampshire.....	52	28,175	107,750	3,808	6,536	383	39,705	1,693		67		17	160	188,294
Vermont.....	39	26,171	58,175	2,955	7,081	255	24,603	1,115	16			153	58	120,582
Massachusetts.....	121	620,680	2,213,881	30,296	32,335	6,714	663,769	25,790	1,207	194	5,460	6,808	1,715	3,608,849
Rhode Island.....	11	31,831	206,154	2,416	4,050	477	45,770	733	61		16	608	63	292,239
Connecticut.....	51	84,404	548,719	18,962	12,699	1,310	168,691	8,680	201	2		963	234	844,865
Total New England States.....	308	815,278	3,311,810	60,849	71,322	9,664	990,224	39,105	1,506	568	5,476	8,787	2,423	5,317,012
New York.....	401	2,920,497	8,194,692	348,708	334,683	39,468	2,242,669	89,612	4,069	1,636	12,410	28,917	5,216	14,222,577
New Jersey.....	220	259,736	1,420,669	72,738	53,035	3,129	410,197	20,290	1,022	1,580	42	3,779	1,419	2,247,630
Pennsylvania.....	665	602,010	3,707,636	123,536	274,748	13,254	1,229,578	56,683	1,406	622	1,543	9,149	7,799	6,087,964
Delaware.....	13	5,940	22,114	584	1,854	127	7,910	497	12	7		7	17	39,069
Maryland.....	63	72,903	557,947	4,288	13,321	998	174,191	4,617	74	11	322	1,441	561	830,674
District of Columbia.....	9	65,267	365,331	1,066	13,218	549	156,111	6,329	58			384	507	608,820
Total Eastern States.....	1,371	3,986,353	14,268,389	550,920	690,859	57,525	4,220,656	178,028	6,641	3,856	14,317	43,677	15,519	24,036,740
Virginia.....	130	164,667	590,566	23,027	14,353	1,741	275,921	8,759	316	895	71	1,122	1,254	1,082,692
West Virginia.....	76	55,408	262,921	9,759	7,377	757	133,857	4,310	319	21		161	471	475,361
North Carolina.....	45	59,096	224,019	15,203	1,001	497	112,702	2,954	46	2	150	404	379	416,453
South Carolina.....	22	51,405	179,600	8,820	2,332	329	108,988	1,796	51		18	283	1,133	354,755
Georgia.....	48	164,165	519,847	27,516	10,309	1,191	268,991	7,522	303	3	28	1,658	384	1,001,717
Florida.....	56	129,765	656,699	41,063	9,945	1,453	318,901	10,779	242	12		1,815	729	1,171,403
Alabama.....	65	110,928	420,825	50,792	10,325	1,071	203,907	6,225	41	765	436	1,066	1,375	807,756
Mississippi.....	23	19,481	104,022	14,307	262	286	61,040	1,389	19			17	93	200,916
Louisiana.....	33	124,630	555,328	51,122	4,785	1,618	288,394	9,023	196	2,140	1,517	2,007	1,097	1,041,857
Texas.....	435	800,485	2,059,092	87,802	15,903	5,051	1,434,871	33,766	545	3,280	166	2,129	1,224	4,444,314
Arkansas.....	50	45,118	199,988	18,969	2,974	499	112,537	1,821	113	30		185	157	382,391
Kentucky.....	93	78,755	321,259	18,694	8,813	904	150,182	3,698	2			812	173	583,292
Tennessee.....	70	211,051	643,935	63,740	13,560	2,153	331,158	9,856	267	68	34	1,833	794	1,278,449
Total Southern States.....	1,146	2,014,954	6,738,101	430,814	101,939	17,550	3,801,249	101,898	2,460	7,216	2,420	13,492	9,263	13,241,356
Ohio.....	241	509,987	1,807,398	107,830	48,501	5,010	691,191	25,669	49	698	116	4,021	1,261	3,201,731
Indiana.....	123	162,833	886,244	50,331	28,115	1,666	353,773	8,767	9		4	2,081	1,045	1,494,868
Illinois.....	353	1,342,744	5,056,195	174,730	147,992	15,756	1,773,813	27,520	131	881	1,927	16,372	3,082	8,561,143
Michigan.....	75	304,819	1,680,668	44,814	59,314	3,178	542,627	9,545	86	101		5,000	1,696	2,687,848
Wisconsin.....	96	123,117	965,308	20,676	28,437	1,592	308,113	8,867	10	33	1	2,447	1,411	1,460,012
Minnesota.....	183	274,685	1,164,477	35,441	37,432	2,389	450,789	6,545	2	4,333	126	4,104	368	1,980,701
Iowa.....	97	90,421	372,482	44,144	9,830	778	179,161	3,145	8	1,025	15	717	178	701,904
Missouri.....	79	262,226	882,275	41,590	19,422	7,070	434,792	3,807	1,307	338	301	2,250	621	1,655,999
Total Middle Western States.....	1,247	3,106,832	12,815,047	519,556	379,063	37,439	4,734,259	93,865	1,602	7,409	2,490	36,992	9,652	21,744,206
North Dakota.....	42	15,689	118,815	2,526	1,580	189	44,224	1,197				383	121	184,724
South Dakota.....	35	24,102	101,924	5,517	787	204	42,831	1,348				441	153	177,307
Nebraska.....	130	98,985	479,801	31,819	10,642	905	249,790	4,330	10		18	1,226	255	877,781
Kansas.....	176	80,094	456,469	17,218	8,162	847	260,277	4,077	8	142		708	468	828,470
Montana.....	40	15,705	144,664	2,741	2,195	235	56,004	1,630		1		436	27	223,638
Wyoming.....	27	16,155	67,079	2,050	1,468	152	38,150	644				72	29	125,799
Colorado.....	77	77,838	423,078	8,157	12,503	782	229,644	2,355	69			737	367	755,530
New Mexico.....	22	29,140	78,618	4,216	1,625	141	55,226	638				17	10	169,687
Oklahoma.....	199	154,230	573,134	49,701	5,474	1,375	392,456	6,753	21	1,555	128	1,002	367	1,186,196
Total Western States.....	748	511,938	2,443,582	123,945	44,436	4,830	1,368,602	22,972	164	1,698	146	5,022	1,797	4,529,132
Washington.....	41	227,496	1,052,169	66,316	7,968	1,837	369,408	7,539	37	1	99	3,337	198	1,736,405
Oregon.....	24	110,328	695,032	84,180	13,590	831	216,390	6,256	10		11	3,573	1,695	1,131,896
California.....	92	1,467,459	5,200,509	342,766	106,957	10,807	1,637,372	47,268	522	24,202	2,208	18,793	5,736	8,864,599
Idaho.....	16	34,401	173,879	3,819	468	245	62,327	1,311				11	464	276,925
Utah.....	12	32,593	136,221	7,783	1,946	238	56,179	1,457	3	825		11	46	237,302
Nevada.....	5	15,201	74,441	4,330	207	105	23,639	793	1			405	382	119,504
Arizona.....	5	45,941	141,755	916	1,019	185	63,740	1,230		162		749	234	255,931
Total Pacific States.....	195	1,933,419	7,474,006	510,110	132,155	14,248	2,429,055	65,854	573	25,190	2,318	26,879	8,755	12,622,562
Total United States (exclusive of possessions).....	5,015	12,368,774	47,050,935	2,196,194	1,419,774	141,256	17,544,045	501,722	12,946	45,937	27,167	134,849	47,409	81,491,008
Alaska (nonmember banks).....	4	2,320	13,315	230	329		11,301	126	14				55	27,690
The Territory of Hawaii (nonmember bank).....	1	17,594	188,417	4,081	2,516		56,491	1,936			20	592	39	271,686
Virgin Islands of the United States (nonmember bank).....	1	445	2,796		58		1,114	9			4	19	4	4,449
Total possessions (nonmember banks).....	6	20,359	204,528	4,311	2,903		68,906	2,071	14		24	611	98	303,825
Total United States and possessions.....	5,021	12,389,133	47,255,463	2,200,505	1,422,677	141,256	17,612,951	503,793	12,960	45,937	27,191	135,460	47,507	81,794,833
New York City (central Reserve city).....	8	2,613,849	6,784,059	285,493	281,757	35,265	1,845,430	69,247	3,585	196	12,347	26,174	3,347	11,960,749
Chicago (central Reserve city).....	8	1,065,649	3,381,432	73,323	92,800	12,832	1,090,237	14,970		150	1,428	13,070	1,612	5,747,503
Other Reserve cities.....	243	5,198,786	20,019,544	903,112	450,915	49,905	7,564,252	185,607	4,190	38,610	12,337	69,326	23,116	34,519,700
Country banks (member banks).....	4,756	3,490,490	16,865,900	634,266	594,302	43,254	7,044,126	231,898	5,171	6,981	1,055	26,279	19,334	29,263,056
Possessions (nonmember banks).....	6	20,359	204,528	4,311	2,903		68,906	2,071	14		24	611	98	303,825

States Located in 2 Federal Reserve Districts—Condition of Banks Located in Federal Reserve District Specified

Connecticut, District No. 2.....	11	19,984	124,458	878	2,195	223	30,793	2,298	124	2		257	89	181,301
New Jersey, District No. 2.....	143	203,003	1,088,875	52,637	28,334	2,278	292,064	13,253	233	1,372	42	3,053	710	1,685,854
Kentucky, District No. 4.....	50	25,632	128,899	5,929	2,033	454	67,036	1,950				94	78	232,105
Pennsylvania, District No. 4.....	193	171,000	1,289,359	32,134	88,301	4,925	449,819	22,535	21	316	8	3,536	1,842	2,063,796
West Virginia, District No. 4.....	8	7,810	19,098	1,719	2,094	106	9,468	390				6	9	40,700
Louisiana, District No. 6.....	24	103,969	457,001	44,589	4,148	903	221,591	7,283	195	1,998	1,517	1,684	551	845,429
Mississippi, District No. 6.....	14	16,221	85,110	12,049	246	238	50,650	1,174	6			9	68	165,771
Tennessee, District No. 6.....	59	98,817	433,131	40,446	8,591	1,532	209,053	6,044	266	3	27	1,335	301	799,546
Indiana, District No. 7.....	85	135,283	748,659	44,114	25,185	1,371	300,247	6,615			4	1,924	881	1,264,283
Illinois, District No. 7.....	236	1,283,899	4,752,767	151,539	135,858	15,129	1,637,639	24,420	53		870	15,966	2,927	8,022,866
Michigan, District No. 7.....	49	331,627	1,615,403	41,645	55,351	3,027	520,953	8,664	85		101	4,982	1,662	2,583,500
Wisconsin, District No. 7.....	69	108,854	884,402	18,023	26,332	1,433	274,744	7,978	2		33	2,237	1,387	1,325,426
Missouri, District No. 10.....	30	108,586	375,161	18,489	8,625	2,959	240,084	1,228	169	295		580	178	756,354
New Mexico, District No. 10.....	6	16,994	53,372	3,414	1,426	87	26,593	431	54			15		102,386
Oklahoma, District No. 10.....	191	150,946	568,139	48,638	5,459	1,351	383,968	6,601	17	1,555	128	1,002	358	1,168,162
Arizona, District No. 12.....	4	44,728	138,509	890	1,019	178	61,218	1,195		162		749	179	248,824

LIABILITIES

[In thousands of dollars]

Location	Demand deposits of individuals, partnerships, and corporations	Time deposits of individuals, partnerships, and corporations	Deposits of United States Government and postal savings	Deposits of States and political subdivisions	Deposits of banks	Other deposits (certified and cashiers' checks, etc.)	Total deposits
Maine.....	102,118	80,335	44,534	7,186	6,317	1,577	212,067
New Hampshire.....	83,766	35,244	35,167	7,498	6,163	3,637	171,475
Vermont.....	43,540	50,916	10,366	2,084	1,057	1,060	109,023
Massachusetts.....	1,573,237	399,604	966,008	89,391	294,645	25,354	3,348,239
Rhode Island.....	153,697	19,613	83,349	6,666	8,501	1,212	273,043
Connecticut.....	394,943	153,739	186,006	26,371	15,926	14,481	791,466
Total New England States.....	2,351,301	739,456	1,325,430	139,196	332,609	47,321	4,935,313
New York.....	6,462,122	1,247,149	3,119,720	247,664	1,805,265	192,619	13,074,539
New Jersey.....	808,226	769,964	367,057	124,650	19,782	19,976	2,109,655
Pennsylvania.....	2,655,859	1,379,339	796,070	135,291	572,585	30,129	5,569,273
Delaware.....	19,785	10,666	2,348	825	436	305	31,365
Maryland.....	336,100	138,939	191,702	31,429	84,811	2,546	785,527
District of Columbia.....	342,609	85,185	101,060	51	46,502	6,561	581,968
Total Eastern States.....	10,624,701	3,631,242	4,577,957	539,910	2,529,381	252,136	22,155,327
Virginia.....	474,458	232,074	169,050	31,012	96,909	12,351	1,015,851
West Virginia.....	223,019	107,203	58,675	23,002	28,408	4,973	445,279
North Carolina.....	211,381	64,314	74,195	20,864	20,716	4,502	395,972
South Carolina.....	205,405	39,077	44,774	30,789	16,540	2,585	339,170
Georgia.....	456,470	136,467	128,199	57,504	167,352	8,823	954,817
Florida.....	598,792	143,358	138,996	64,860	158,352	9,197	1,113,055
Alabama.....	397,540	144,029	98,665	59,093	59,249	3,674	762,250
Mississippi.....	86,931	34,584	26,667	19,703	22,274	801	190,960
Louisiana.....	476,412	147,628	113,406	69,282	178,314	5,380	990,422
Texas.....	2,439,683	297,810	587,924	190,429	674,804	32,856	4,223,506
Arkansas.....	203,591	45,650	37,781	25,806	48,886	1,517	365,231
Kentucky.....	318,317	90,985	14,568	14,568	45,805	11,123	649,301
Tennessee.....	503,907	210,853	158,194	60,478	274,879	7,693	1,216,004
Total Southern States.....	6,595,905	1,694,032	1,705,029	666,890	1,792,488	105,477	12,559,821
Ohio.....	1,405,943	691,603	533,879	149,149	205,991	27,743	3,014,808
Indiana.....	673,590	292,847	217,204	110,636	113,740	12,366	1,420,583
Illinois.....	3,849,462	1,223,730	1,470,751	330,953	1,165,614	42,197	8,092,707
Michigan.....	1,231,498	646,505	440,211	84,536	147,354	14,753	2,564,857
Wisconsin.....	558,238	371,451	241,971	76,524	120,475	9,713	1,383,372
Minnesota.....	707,751	368,600	358,325	103,576	311,130	20,013	1,869,395
Iowa.....	282,223	113,896	102,161	62,407	103,531	2,856	667,074
Missouri.....	680,693	170,914	256,657	41,446	421,509	6,667	1,577,889
Total Middle Western States.....	9,389,398	3,889,546	3,621,159	959,227	2,594,344	136,308	20,589,982
North Dakota.....	98,073	40,379	21,096	5,187	9,994	1,047	175,776
South Dakota.....	92,714	31,002	20,265	14,578	8,159	985	167,703
Nebraska.....	423,288	83,433	123,851	33,355	167,944	4,602	836,473
Kansas.....	452,507	64,080	89,297	75,008	104,317	5,175	790,584
Montana.....	121,711	38,440	23,488	16,684	10,897	1,804	218,024
Wyoming.....	66,735	23,313	9,571	9,680	7,838	1,087	118,216
Colorado.....	395,307	132,356	78,755	23,916	81,758	5,315	717,407
New Mexico.....	96,733	22,833	16,020	17,004	9,082	1,908	163,580
Oklahoma.....	636,451	74,331	140,628	78,088	176,967	10,618	1,117,083
Total Western States.....	2,383,519	510,167	522,971	273,500	576,948	32,541	4,299,646
Washington.....	823,474	394,102	262,549	81,286	87,932	15,721	1,665,064
Oregon.....	547,994	283,139	143,520	59,213	38,799	12,118	1,084,783
California.....	3,821,949	2,881,766	906,651	364,215	267,214	151,466	8,893,261
Idaho.....	156,666	58,710	21,847	20,990	4,298	2,724	265,236
Utah.....	119,528	49,527	21,545	11,681	22,879	950	226,110
Nevada.....	57,548	33,486	9,497	9,126	1,116	2,305	113,078
Arizona.....	159,305	43,597	22,901	14,277	2,824	3,303	246,207
Total Pacific States.....	5,686,464	3,744,327	1,388,510	560,788	425,062	188,587	11,993,738
Total United States (exclusive of possessions).....	37,031,288	14,208,770	13,141,056	3,139,511	8,250,832	762,370	76,533,827
Alaska (nonmember banks).....	15,302	5,725	4,247	738	36	273	26,521
The Territory of Hawaii (nonmember bank).....	78,672	99,450	64,541	12,291	1,074	5,200	261,228
Virgin Islands of the United States (nonmember bank).....	1,238	1,505	212	1,183	12	11	4,161
Total possessions (nonmember banks).....	95,212	106,680	69,000	14,212	1,122	5,484	291,710
Total United States and possessions.....	37,126,500	14,315,450	13,210,056	3,153,723	8,251,954	767,854	76,825,537
New York City (central Reserve city).....	5,684,264	427,752	2,795,338	115,145	1,791,037	170,318	10,983,854
Chicago (central Reserve city).....	2,484,652	515,976	1,164,912	186,848	1,036,740	20,635	5,409,763
Other reserve cities.....	15,102,080	5,807,737	5,543,217	1,367,323	4,509,380	330,465	32,660,202
Country banks (member banks).....	13,760,292	7,457,305	3,637,589	1,470,195	913,675	240,952	27,480,008
Possessions (nonmember banks).....	95,212	106,680	69,000	14,212	1,122	5,484	291,710

States Located in 2 Federal Reserve Districts—Condition

Connecticut, District No. 2.....	83,507	43,098	32,790	5,570	3,039	3,202	171,206
New Jersey, District No. 2.....	585,435	608,896	280,161	74,724	18,157	17,575	1,584,943
Kentucky, District No. 4.....	136,326	44,670	22,728	7,607	2,957	2,722	217,010
Pennsylvania, District No. 4.....	968,384	414,245	225,005	38,420	236,867	7,468	1,880,589
West Virginia, District No. 4.....	14,715	10,833	7,263	1,102	2,036	297	36,216
Louisiana, District No. 6.....	372,952	123,589	94,647	63,679	144,445	3,212	802,524
Mississippi, District No. 6.....	64,789	31,208	22,833	16,564	21,493	712	157,699
Tennessee, District No. 6.....	314,243	140,178	108,706	35,905	157,588	5,683	762,303
Indiana, District No. 7.....	563,624	242,162	188,073	99,763	97,559	10,469	1,201,650
Illinois, District No. 7.....	3,638,121	1,122,735	1,419,772	294,864	1,067,233	39,923	7,582,618
Michigan, District No. 7.....	1,199,636	598,402	429,122	78,965	146,919	14,227	2,167,881
Wisconsin, District No. 7.....	508,822	320,259	228,601	70,475	121,635	8,934	1,256,796
Missouri, District No. 10.....	290,219	55,368	89,546	13,628	274,290	3,895	726,916
New Mexico, District No. 10.....	45,485	18,663	11,838	13,286	8,167	1,237	98,676
Oklahoma, District No. 10.....	624,728	73,241	138,803	76,360	176,631	10,340	1,100,103
Arizona, District No. 12.....	155,139	42,496	22,871	13,633	2,101	3,202	239,442

States, June 30, 1945—Continued

LIABILITIES—Continued

[In thousands of dollars]

Bills payable, re-discounts, and other liabilities for borrowed money	Mortgages or other liens on bank premises and other real estate	Acceptances executed by or for account of reporting banks and outstanding	Interest, discount, rent, and other income collected but not earned	Interest, taxes, and other expenses accrued and unpaid	Other liabilities	Total liabilities, excluding capital accounts	Location
195			35	315	253	242,670	Maine.
60			16	134	104	171,924	New Hampshire.
1,625		6,255	141	118	111	109,453	Vermont.
		16	1,396	11,603	12,702	3,381,880	Massachusetts.
			76	776	170	274,081	Rhode Island.
			362	2,133	388	794,349	Connecticut.
1,880		6,271	2,026	15,139	13,728	4,974,357	Total New England States.
1,029	10	13,868	4,066	51,263	183,457	13,328,232	New York.
100		42	900	2,769	636	2,114,102	New Jersey.
50	14	2,217	1,459	13,055	3,262	5,589,330	Pennsylvania.
				1	32	34,398	Delaware.
		322	60	1,528	461	787,898	Maryland.
			46	1,203	499	583,716	District of Columbia.
1,179	24	16,449	6,531	69,819	188,347	22,437,676	Total Eastern States.
		71	462	1,997	697	1,019,081	Virginia.
200		150	71	308	320	445,978	West Virginia.
		18	374	410	106	397,212	North Carolina.
1,400		28	117	754	165	340,224	South Carolina.
			597	1,699	716	957,857	Georgia.
		436	372	2,984	427	1,118,238	Florida.
			297	1,366	281	764,630	Alabama.
			8	235	21	191,224	Mississippi.
225		2,334	245	2,482	835	996,318	Louisiana.
		166	347	6,477	1,260	4,231,981	Texas.
			150	340	120	363,841	Arkansas.
			126	853	242	550,522	Kentucky.
		35	535	1,798	285	1,218,657	Tennessee.
1,825		3,238	3,701	21,703	5,475	12,595,763	Total Southern States.
		116	624	6,265	1,088	3,022,401	Ohio.
		4	322	1,807	402	1,422,918	Indiana.
		1,989	2,479	27,285	8,078	8,132,538	Illinois.
			1,327	6,684	1,169	2,574,037	Michigan.
		1	363	2,801	157	1,386,694	Wisconsin.
		126	1,826	5,202	677	1,877,226	Minnesota.
		15	218	658	136	668,101	Iowa.
200		301	419	2,799	1,091	1,582,696	Missouri.
200		2,552	7,578	53,501	12,798	20,666,611	Total Middle Western States.
	35		35	346	4	176,161	North Dakota.
		18	37	417	24	168,216	South Dakota.
			136	1,215	166	838,008	Nebraska.
			171	830	199	791,584	Kansas.
125			39	241	11	213,315	Montana.
			48	51	59	118,499	Wyoming.
			83	1,210	197	718,897	Colorado.
			3		21	163,604	New Mexico.
		128	204	1,888	311	1,119,614	Oklahoma.
125	35	146	756	6,198	992	4,307,898	Total Western States.
		99	457	3,917	527	1,670,064	Washington.
		11	171	2,921	765	1,088,651	Oregon.
		2,986	4,831	19,248	13,864	8,434,190	California.
			12	457	92	265,796	Idaho.
			39	546	73	226,768	Utah.
			80	316	1,236	114,710	Nevada.
			294	753	69	247,323	Arizona.
		3,096	5,884	28,158	16,626	12,047,502	Total Pacific States.
5,209	59	31,752	26,476	194,518	237,966	77,029,807	Total United States (exclusive of possessions).
					2	26,323	Alaska (nonmember banks).
		20	6	358	359	261,971	The Territory of Hawaii (nonmember bank).
		4		9	5	4,179	Virgin Islands of the United States (nonmember bank).
		24	6	367	366	292,473	Total possessions (nonmember banks).
5,209	59	31,776	26,482	194,885	238,332	77,322,280	Total United States and possessions.
		13,785	2,557	48,267	181,938	11,230,401	New York City (central Reserve city).
1,000		1,487	1,656	24,362	7,004	5,444,272	Chicago (central Reserve city).
4,209	59	15,405	14,182	87,291	36,794	32,814,874	Other reserve cities.
		1,075	8,081	34,598	12,230	27,540,260	Country banks (member banks).
		24	6	367	366	292,473	Possessions (nonmember banks).

of Banks Located in Federal Reserve District Specified

			96	297	53	171,652	Connecticut, District No. 2.
		42	585	2,493	442	1,588,510	New Jersey, District No. 2.
50		8	2	204	118	217,334	Kentucky, District No. 4.
			469	5,460	618	1,886,994	Pennsylvania, District No. 4.
				93	21	36,360	West Virginia, District No. 4.
		2,334	212	2,141	335	807,546	Louisiana, District No. 6.
			8	233	20	157,860	Mississippi, District No. 6.
		27	286	861	157	763,634	Tennessee, District No. 6.
		4	225	1,740	333	1,203,952	Indiana, District No. 7.
		1,861	2,421	26,715	7,976	7,621,621	Illinois, District No. 7.
			1,319	6,587	1,164	2,476,351	Michigan, District No. 7.
			321	2,675	152	1,258,875	Wisconsin, District No. 7.
			1	601	199	728,001	Missouri, District No. 10.
					16	98,692	New Mexico, District No. 10.
		128	204	1,888	297	1,102,620	Oklahoma, District No. 10.
			294	739	14	240,489	Arizona, District No. 12.

Condition of National Banks by States, June 30, 1945—Continued

TOTAL LIABILITIES AND CAPITAL ACCOUNTS, ETC.

[In thousands of dollars]

Location	Capital stock	Surplus	Undivided profits	Reserves and retirement account for preferred stock	Total capital accounts	Total liabilities and capital accounts	Par value of capital stock			
							Class A preferred stock	Class B preferred stock	Common stock	Total
Maine.....	7,715	7,750	3,191	857	19,513	262,183			7,715	7,715
New Hampshire.....	5,675	6,618	3,330	747	16,370	188,294	22		5,633	5,675
Vermont.....	4,640	3,610	2,059	820	11,129	120,582	65	130	4,445	4,640
Massachusetts.....	71,824	104,909	34,577	15,659	226,969	3,608,849	1,326		70,498	71,824
Rhode Island.....	6,995	8,260	2,737	166	18,158	292,239			6,995	6,995
Connecticut.....	21,068	19,409	7,231	2,808	50,516	844,865	850		20,218	21,068
Total New England States.....	117,917	150,556	53,125	21,057	342,655	5,317,012	2,263	130	115,524	117,917
New York.....	281,664	431,972	154,176	26,533	894,345	14,222,577	6,825	1,459	273,607	281,891
New Jersey.....	54,750	46,426	19,869	12,489	133,534	2,247,636	8,999	1,794	43,957	54,750
Pennsylvania.....	157,323	242,905	72,043	26,363	498,634	6,087,964	3,232	305	153,786	157,323
Delaware.....	1,479	2,494	585	113	4,671	39,069	25		1,454	1,479
Maryland.....	14,091	18,786	6,522	3,377	42,776	830,674	321		13,770	14,091
District of Columbia.....	7,800	9,975	6,524	805	25,104	608,820			7,800	7,800
Total Eastern States.....	517,107	752,558	259,719	69,680	1,599,064	24,036,740	19,402	3,558	494,374	517,334
Virginia.....	24,731	25,244	9,868	3,768	63,611	1,082,692	279		24,452	24,731
West Virginia.....	11,481	11,672	4,649	1,581	29,333	475,361	159	20	11,302	11,481
North Carolina.....	7,075	8,308	2,702	1,156	19,241	416,453			7,075	7,075
South Carolina.....	5,725	5,094	2,149	1,563	14,531	354,755	845		4,880	5,725
Georgia.....	17,297	16,935	5,317	4,311	43,860	1,001,717	80		17,217	17,297
Florida.....	21,025	22,561	6,771	2,808	53,165	1,171,403			21,025	21,025
Alabama.....	16,484	17,014	6,127	3,501	43,126	807,756	1,420		15,064	16,484
Mississippi.....	4,419	4,287	740	246	9,692	200,916	509	50	3,860	4,419
Louisiana.....	16,857	19,045	8,073	1,564	45,539	1,041,837	863		15,994	16,857
Texas.....	84,853	81,233	34,297	11,950	212,333	4,444,314	2,055		82,798	84,853
Arkansas.....	6,548	7,159	3,848	995	18,550	382,391	334	155	6,059	6,548
Kentucky.....	12,040	15,187	4,166	1,377	32,770	583,292	885		11,155	12,040
Tennessee.....	22,904	23,433	9,990	3,465	59,792	1,278,449	3,924		18,980	22,904
Total Southern States.....	251,439	257,172	98,697	38,285	645,593	13,241,356	11,353	225	239,861	251,439
Ohio.....	74,097	68,080	24,681	12,472	179,330	3,201,731	7,015		67,082	74,097
Indiana.....	26,083	28,033	14,165	3,669	71,950	1,494,868	1,425	115	24,543	26,083
Illinois.....	166,997	167,020	53,786	40,802	428,605	8,561,143	1,176	33	165,788	166,997
Michigan.....	42,445	48,389	13,222	9,755	113,811	2,687,848	11,237	95	31,113	42,445
Wisconsin.....	26,605	25,860	12,182	8,671	73,318	1,460,012	325	35	26,245	26,605
Minnesota.....	36,741	42,974	14,427	9,333	103,475	1,980,701	1,233	30	35,478	36,741
Iowa.....	12,625	13,356	5,352	2,470	33,803	701,904	280	21	12,324	12,625
Missouri.....	29,894	24,912	15,481	3,016	73,303	1,655,999	683		29,211	29,894
Total Middle Western States.....	415,487	418,624	153,296	90,188	1,077,595	21,744,206	23,374	329	391,784	415,487
North Dakota.....	3,411	2,974	1,516	662	8,563	184,724	45		3,366	3,411
South Dakota.....	3,588	3,316	1,442	745	9,091	177,307	100		3,488	3,588
Nebraska.....	15,690	13,921	6,540	3,622	39,773	877,781	52		15,638	15,690
Kansas.....	15,390	13,030	7,061	1,405	36,886	828,470	104	106	15,180	15,390
Montana.....	4,410	3,350	2,223	340	10,323	223,638	91		4,319	4,410
Wyoming.....	2,459	2,618	1,803	420	7,300	125,799	109		2,350	2,459
Colorado.....	11,488	13,952	8,136	3,057	36,633	755,530	199		11,289	11,488
New Mexico.....	2,305	2,416	362	1,000	6,083	169,687	175		2,130	2,305
Oklahoma.....	24,198	22,185	16,106	4,093	66,582	1,186,196	157		24,041	24,198
Total Western States.....	82,939	77,762	45,189	15,344	221,234	4,529,132	1,032	106	81,801	82,939
Washington.....	24,647	19,832	13,541	8,321	66,341	1,736,405	750	12	23,885	24,647
Oregon.....	12,265	15,474	12,016	3,490	43,245	1,131,896			12,265	12,265
California.....	183,813	168,389	49,471	28,736	430,409	8,864,599	16,270		167,543	183,813
Idaho.....	4,860	3,513	1,749	1,007	11,129	276,925	5		4,855	4,860
Utah.....	3,975	3,481	1,745	1,333	10,534	237,302	35		3,940	3,975
Nevada.....	1,810	1,798	1,136	50	4,794	119,504			1,810	1,810
Arizona.....	3,425	2,749	1,873	561	8,608	255,931	700		2,725	3,425
Total Pacific States.....	234,795	215,236	81,531	43,498	575,060	12,622,562	17,760	12	217,023	234,795
Total United States (exclusive of possessions).....	1,619,684	1,871,908	691,557	278,052	4,461,201	81,491,008	75,184	4,360	1,540,367	1,619,911
Alaska (nonmember banks).....	350	745	204	68	1,367	27,690			350	350
The Territory of Hawaii (nonmember bank).....	4,000	2,600	365	2,750	9,715	271,686			4,000	4,000
Virgin Islands of the United States (nonmember bank).....	150	24	20	76	270	4,449	112		38	150
Total possessions (nonmember banks).....	4,500	3,369	589	2,894	11,352	303,825	112		4,388	4,500
Total United States and possessions.....	1,624,184	1,875,277	692,146	280,946	4,472,553	81,794,833	75,296	4,360	1,544,755	1,624,411
New York City (central Reserve city).....	217,700	372,500	123,527	16,621	730,348	11,960,749			217,700	217,700
Chicago (central Reserve city).....	119,600	121,150	33,198	29,283	303,231	5,747,503			119,600	119,600
Other Reserve cities.....	613,560	716,861	238,200	136,205	1,704,826	34,519,700	39,137	100	574,323	613,560
Country banks (member banks).....	668,821	661,397	296,632	95,943	1,722,796	29,263,056	36,047	4,260	628,744	669,051
Possessions (nonmember banks).....	4,500	3,369	589	2,894	11,352	303,825	112		4,388	4,500

States Located in 2 Federal Reserve Districts—Condition of Banks Located in Federal Reserve District Specified

Connecticut, District No. 2.....	4,443	2,982	1,126	1,098	9,649	181,301	850		3,593	4,443
New Jersey, District No. 2.....	39,546	35,306	14,552	7,940	97,344	1,683,854	5,791	985	32,770	39,546
Kentucky, District No. 4.....	5,590	6,528	2,242	411	14,771	232,105	65		5,525	5,590
Pennsylvania, District No. 4.....	49,202	93,487	19,477	14,636	176,802	2,063,796	537	95	48,570	49,202
West Virginia, District No. 4.....	1,640	1,560	891	249	4,340	40,700	25		1,615	1,640
Louisiana, District No. 6.....	13,947	15,572	6,860	1,504	37,883	845,429	863		13,084	13,947
Mississippi, District No. 6.....	3,604	3,502	607	198	7,911	163,771	489	50	3,065	3,604
Tennessee, District No. 6.....	15,737	12,241	5,267	2,667	35,912	799,546	3,924		11,813	15,737
Indiana, District No. 7.....	21,125	24,335	11,935	2,936	60,331	1,264,283	827		20,298	21,125
Illinois, District No. 7.....	156,720	156,553	48,930	39,042	401,245	8,022,866	831	15	155,874	156,720
Michigan, District No. 7.....	39,682	46,143	11,852	9,472	107,149	2,583,500	11,237	85	38,682	39,682
Wisconsin, District No. 7.....	23,500	23,506	11,326	8,129	66,551	1,325,426	205		23,385	23,500
Missouri, District No. 10.....	10,640	10,463	6,041	1,209	28,353	756,354	200		10,440	10,640
New Mexico, District No. 10.....	1,395	1,506	133	600	3,694	102,386	175		1,220	1,395
Oklahoma, District No. 10.....	23,748	21,832	15,926	4,036	65,542	1,168,162	145		23,603	23,748
Arizona, District No. 12.....	3,325	2,599	1,853	561	8,338	248,827	700		2,625	3,325

Loans and Discounts of National Banks, by States, June 30, 1945

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[In thousands of dollars]

Location	Commercial and industrial loans (including open-market paper)	Loans secured by agricultural commodities, covered directly or indirectly by purchase agreements of Commodity Credit Corporation	Other agricultural loans	Consumer loans to individuals	Loans to brokers and dealers in securities	Other loans for the purpose of purchasing or carrying stocks, bonds, and other securities	Real-estate loans			Loans to banks	All other loans	Overdrafts	Total
							Secured by farm land (including improvements)	Secured by residential properties (other than farm)	Secured by other properties				
Maine.....	7,028	51	1,557	3,613	515	1,018	532	4,966	1,827	15	2,893	2	24,017
New Hampshire.....	12,843	9	849	2,472	224	1,614	540	5,141	1,157		3,285	11	28,175
Vermont.....	4,179	62	3,140	2,888	20	941	2,116	9,141	988		2,690	6	26,171
Massachusetts.....	349,082	16,391	1,592	84,668	64,248	22,755	602	26,666	22,607	1,230	30,186	653	620,680
Rhode Island.....	15,102		21	507	474	1,588	75	3,196	1,114		9,750	4	31,831
Connecticut.....	25,314		889	12,411	160	14,231	490	20,508	4,241	225	5,907	28	84,404
Total New England States.....	413,548	16,513	8,048	106,559	65,641	42,177	4,355	69,618	31,934	1,470	54,711	704	815,278
New York.....	962,507	43,973	16,696	130,380	979,831	559,456	6,972	83,221	27,766	12,926	96,211	558	2,920,497
New Jersey.....	56,293	25	3,388	30,210	2,263	34,411	2,917	88,466	15,068		26,659	36	259,736
Pennsylvania.....	247,424	867	9,994	62,940	9,376	70,045	15,586	148,061	41,640	428	55,607	42	662,010
Delaware.....	1,647		398	59	30	531	745	1,381	343		806		5,940
Maryland.....	18,210	284	1,206	5,245	5,735	19,143	3,397	10,956	2,332	1,470	4,913	12	72,903
District of Columbia.....	21,657			9,775	516	13,136	26	13,761	4,297		2,069	30	65,267
Total Eastern States.....	1,307,738	45,149	31,682	238,609	997,751	696,722	29,643	345,846	91,446	14,824	186,265	678	3,986,353
Virginia.....	43,955	930	8,617	25,615	1,810	23,872	6,813	29,961	7,999	40	15,025	30	164,667
West Virginia.....	10,146		871	5,442		5,706	1,451	14,682	4,085		13,012	13	55,408
North Carolina.....	17,203	1,753	3,226	12,100	1,102	12,892	887	3,029	1,577	340	4,970	17	59,096
South Carolina.....	19,249	8,048	2,964	3,337	409	3,168	674	2,716	2,816	376	7,621	27	51,405
Georgia.....	69,779	16,746	5,395	13,770	2,841	21,763	1,488	4,922	2,865	844	23,582	170	164,165
Florida.....	55,148	418	1,384	6,977	3,015	28,273	678	7,636	4,899	15	21,305	17	129,765
Alabama.....	35,744	15,932	8,457	11,637	997	16,276	1,711	7,350	5,223		7,529	72	110,928
Mississippi.....	4,510	2,815	1,749	2,046	290	1,992	892	2,005	1,090	5	2,046	35	19,481
Louisiana.....	58,647	5,421	2,311	9,720	2,456	18,786	1,255	5,146	3,787	1,034	15,875	192	124,630
Texas.....	277,021	169,416	73,971	50,312	5,913	139,234	9,858	18,058	16,012	397	38,939	1,354	800,485
Arkansas.....	8,202	9,536	6,314	8,116	633	3,358	1,672	2,513	1,496		3,239	39	45,118
Kentucky.....	21,233	737	6,098	8,828	1,576	15,541	5,273	9,629	2,235	65	7,490	50	78,755
Tennessee.....	75,490	27,449	8,447	28,768	6,632	36,994	3,368	8,243	3,832	414	11,226	188	211,051
Total Southern States.....	696,327	259,201	129,804	186,668	27,674	327,861	36,020	115,890	57,916	3,530	171,859	2,204	2,014,954
Ohio.....	159,310	1,165	9,301	28,834	27,030	113,366	15,840	86,505	13,905	41	54,556	134	509,987
Indiana.....	49,468	1,111	6,601	11,273	1,663	31,506	6,576	39,151	5,903		9,526	55	162,833
Illinois.....	657,279	14,762	23,074	75,830	133,294	281,175	11,001	81,810	16,659	822	46,008	1,030	1,342,744
Michigan.....	126,985	253	2,564	22,886	11,919	63,013	2,730	82,566	11,992		15,777	134	340,819
Wisconsin.....	49,917	486	3,738	10,194	1,041	19,020	2,867	25,512	5,848	3	4,426	65	123,117
Minnesota.....	114,512	617	15,985	24,790	6,465	32,638	5,058	38,148	3,308	3	32,991	170	274,685
Iowa.....	22,603	2,395	16,196	8,864	383	16,175	5,774	11,435	2,554		3,990	52	90,421
Missouri.....	106,209	6,443	18,857	27,711	4,573	33,132	3,397	33,906	4,387		23,554	57	262,226
Total Middle Western States.....	1,286,283	27,232	96,316	210,382	186,368	590,025	53,243	399,033	64,556	869	190,828	1,697	3,106,832
North Dakota.....	3,433	489	5,007	2,068		711	490	2,440	364		630	57	15,689
South Dakota.....	4,368	1,047	9,870	2,330		724	947	3,252	904		598	62	24,102
Nebraska.....	21,295	3,810	27,872	5,754	384	16,729	2,910	4,567	1,928	1	13,632	113	98,985
Kansas.....	24,955	1,407	24,905	10,289	1,742	3,369	3,972	4,129	901	68	4,284	73	80,094
Montana.....	3,955	597	6,024	1,232	7	848	3,379	1,378	350		1,378	26	15,705
Wyoming.....	2,276	393	7,709	1,168		301	600	2,427	756		499	26	16,155
Colorado.....	23,043	2,827	20,575	3,678	376	4,930	2,038	10,062	2,827		7,444	38	77,838
New Mexico.....	7,935	4,550	8,003	1,665		903	742	4,024	635		648	35	29,140
Oklahoma.....	63,498	15,397	24,267	16,060	450	9,446	3,627	12,793	1,754		6,846	92	154,230
Total Western States.....	154,758	30,517	134,232	44,244	2,959	37,961	15,705	45,062	10,419	69	35,490	522	511,938
Washington.....	112,214	367	13,719	20,398	2,628	30,997	5,322	26,257	7,818	725	6,663	388	227,496
Oregon.....	37,518	5,276	9,214	12,789	1,001	25,426	1,127	9,059	2,513		6,026	379	110,328
California.....	455,135	28,059	72,039	111,381	45,586	113,466	34,826	521,800	60,400	1,880	21,038	1,849	1,467,459
Idaho.....	9,265	36	8,664	1,397	4	2,156	1,037	8,261	1,563		1,954	64	34,401
Utah.....	7,044	2,851	1,672	428		3,399	597	8,495	1,798		2,094	126	32,593
Nevada.....	2,547		2,492	1,823		1,276	382	5,512	1,016		111	42	15,201
Arizona.....	16,354	8,041	7,150	4,478		867	786	7,216	139		782	128	45,941
Total Pacific States.....	640,077	44,630	117,367	153,938	49,647	177,587	44,077	586,600	75,247	2,605	38,668	2,976	1,933,419
Total United States (exclusive of possessions).....	4,498,731	423,242	517,449	940,400	1,330,040	1,872,333	183,043	1,562,049	331,518	23,367	677,821	8,781	12,368,774
Alaska (nonmember bank).....	1,068			217		13		904	61		47	10	2,320
The Territory of Hawaii (nonmember bank).....	6,281		867	1,435	544		275	3,915	1,119		3,136	22	17,594
Virgin Islands of the United States (nonmember bank).....	69		5				31	173	94		73		445
Total possessions (nonmember banks).....	7,418		872	1,652	544	13	306	4,992	1,274		3,256	32	20,359
Total United States and possessions.....	4,506,149	423,242	518,321	942,052	1,330,584	1,872,346	183,349	1,567,041	332,792	23,367	681,077	8,813	12,389,133
New York City (central Reserve city).....	896,997	43,769	37	80,315	979,076	533,296		2,461	8,341	12,925	56,155	477	2,613,849
Chicago (central Reserve city).....	576,214	11,351	987	38,516	132,117	250,653	606	14,591	7,252		32,538	824	1,065,649
Other Reserve cities.....	2,208,894	161,252	123,982	445,804	204,079	821,936	39,343	770,396	143,014	6,975	268,643	4,468	5,198,786
Country banks (member banks).....	816,626	206,870	392,443	375,765	14,768	266,448	143,094	774,601	172,911	3,467	320,485	3,012	3,470,490
Possessions (nonmember banks).....	7,418		872	1,652	544	13	306	4,992	1,274		3,256	32	20,359

States Located in 2 Federal Reserve Districts—Loans of Banks Located in Federal Reserve District Specified

Connecticut, District No. 2.....	3,754		19	2,231	105	1,816	117	8,541	857	225	2,311	8	19,984
New Jersey, District No. 2.....	44,228	10	1,926	23,587	1,510	28,012	1,811	70,885	9,467		21,535	32	203,003
Kentucky, District No. 4.....	5,381		2,642	2,134	7	2,827	3,082	4,728	1,358	65	3,388	20	25,632
Pennsylvania, District No. 4.....	62,105	336	1,488	17,745	5,078	14,928	2,767	42,579	7,561		16,400	13	171,000
West Virginia, District No. 4.....	375			382		1,637		2,640	476		2,151	1	7,810
Louisiana, District No. 6.....	50,791	996	1,217	8,800	2,456	17,990	998	4,170	3,617	1,034	11,629	176	103,969
Mississippi, District No. 6.....	3,912	2,328	1,244	1,658	274	1,811	678	1,734	946	5	1,605	26	16,221
Tennessee, District No. 6.....	26,632	1,288	4,320	19,056	5,289	23,973	2,213	5,389	1,703		8,431	129	98,817
Indiana, District No. 7.....	42,506	1,109	5,394	8,989	1,649	27,088	5,001	31,514	4,895		7,089	49	135,283
Illinois, District No. 7.....	640,351	14,463	16,389	71,053	132,791	269,434	7,889	73,034	15,052		42,442	1,001	1,283,899
Michigan, District No. 7.....	125,192	253	2,380	21,809	11,912	61,828	2,632	79,275	11,351		14,968	127	331,627
Wisconsin, District No. 7.....	47,710	472	2,149	8,421	1,041	17,866	2,531	20,822	5,010	3	3,244	55	108,854
Missouri, District No. 10.....	43,297	5,519	14,438	11,105	3,297	13,219	1,723	5,467	1,369		9,130	22	108,586
New Mexico, District No. 10.....	6,206		3,904	1,013		852	376	3,665	501		453	24	16,994
Oklahoma, District No. 10.....	63,209	14,525	23,063	15,830	450	9,372	3,516	12,524	1,690		6,683	84	150,946
Arizona, District No. 12.....	15,926	7,810	6,701	4,434		857	768	7,205	131		771	125	44,728

U. S. Government Obligations Held by National Banks, by States, June 30, 1945

[In thousands of dollars]

Location	U. S. Government obligations, direct and guaranteed									Obligations guaranteed by U. S. Government	Total
	Direct obligations										
	Treasury bills	Treasury certificates of indebtedness	Treasury notes	United States savings bonds	Other bonds maturing in 5 years or less	Other bonds maturing in 5 to 10 years	Other bonds maturing in 10 to 20 years	Bonds maturing after 20 years	Total		
Maine.....	3,048	23,846	37,979	5,485	16,406	70,637	11,845	7,649	176,895	236	177,131
New Hampshire.....	3,023	17,888	24,620	1,936	9,991	35,794	6,998	7,295	107,545	205	107,750
Vermont.....	1,260	5,423	9,037	3,670	3,808	24,610	5,929	4,354	58,091	84	58,175
Massachusetts.....	186,426	552,978	377,689	13,198	131,408	654,890	194,195	102,932	2,213,716	165	2,213,881
Rhode Island.....	1,219	54,239	58,157	479	12,026	66,449	9,070	4,515	206,154	.....	206,154
Connecticut.....	45,796	128,024	89,854	5,514	26,154	203,565	33,825	15,933	548,665	54	548,719
Total New England States.....	240,772	782,398	597,336	30,282	199,793	1,055,945	261,862	142,678	3,311,066	744	3,311,810
New York.....	188,902	1,180,145	2,132,047	41,854	885,221	3,343,198	304,876	116,203	8,192,446	2,246	8,194,692
New Jersey.....	32,175	198,966	228,388	27,221	81,228	681,710	83,815	85,617	1,419,120	1,549	1,420,669
Pennsylvania.....	121,422	498,908	601,721	77,393	303,959	1,556,488	355,636	189,605	3,705,132	2,504	3,707,636
Delaware.....	150	1,315	2,209	848	830	11,817	2,382	2,542	22,093	21	22,114
Maryland.....	21,345	61,829	83,265	6,603	78,036	288,185	11,739	6,856	557,858	89	557,947
District of Columbia.....	25,776	83,050	72,118	1,252	33,559	131,737	15,473	2,366	365,331	.....	365,331
Total Eastern States.....	389,770	2,024,213	3,119,748	155,171	1,382,833	6,013,135	773,921	403,189	14,261,980	6,409	14,268,389
Virginia.....	17,161	119,451	119,514	11,296	54,865	213,894	40,490	13,749	590,420	146	590,566
West Virginia.....	6,579	56,071	49,064	8,156	19,857	99,900	16,007	7,273	262,907	14	262,921
North Carolina.....	7,269	49,104	47,224	4,120	23,414	76,806	13,701	2,354	223,992	27	224,019
South Carolina.....	4,046	63,198	34,438	2,181	8,787	58,961	7,513	476	179,600	.....	179,600
Georgia.....	15,905	117,988	134,953	4,073	61,139	163,105	16,623	5,940	519,726	121	519,847
Florida.....	10,397	122,221	118,056	4,220	65,692	290,172	31,710	14,085	656,553	146	656,699
Alabama.....	12,721	117,426	100,679	5,119	46,942	121,969	11,857	3,121	419,834	991	420,825
Mississippi.....	1,600	23,414	20,423	1,884	6,466	44,730	3,805	1,576	103,898	124	104,022
Louisiana.....	20,182	140,323	110,985	3,245	46,361	204,892	17,460	11,735	555,183	145	555,328
Texas.....	99,956	551,866	445,958	14,851	170,908	661,612	80,017	32,907	2,058,075	1,017	2,059,092
Arkansas.....	7,567	60,463	52,018	4,572	10,993	47,752	10,178	5,432	198,975	1,013	199,988
Kentucky.....	7,316	57,768	83,104	6,396	43,167	84,413	27,591	11,444	321,199	60	321,259
Tennessee.....	15,245	132,832	136,345	7,155	42,733	248,707	44,673	16,188	643,878	57	643,935
Total Southern States.....	225,944	1,612,125	1,452,761	77,268	601,324	2,316,913	321,625	126,280	6,734,240	3,861	6,738,101
Ohio.....	60,664	413,394	383,560	24,984	137,591	640,273	89,392	56,930	1,806,788	610	1,807,398
Indiana.....	18,099	186,146	193,483	14,087	66,349	317,418	66,656	23,514	885,752	492	886,244
Illinois.....	132,336	1,288,291	977,552	46,906	475,597	1,485,464	446,423	200,828	5,053,397	2,798	5,056,195
Michigan.....	25,255	445,758	317,991	13,034	184,019	617,006	58,090	19,300	1,680,453	215	1,680,668
Wisconsin.....	49,654	183,435	188,709	17,301	48,018	407,594	33,496	36,913	965,120	188	965,308
Minnesota.....	35,947	218,287	225,745	27,344	111,303	412,486	74,441	58,554	1,164,107	370	1,164,477
Iowa.....	2,299	60,021	105,582	13,306	35,170	130,270	17,863	7,582	372,093	389	372,482
Missouri.....	71,427	171,149	201,576	6,186	58,274	302,259	55,740	14,905	881,516	759	882,275
Total Middle Western States.....	395,681	2,966,481	2,594,198	163,148	1,116,321	4,312,770	842,101	418,526	12,809,226	5,821	12,815,047
North Dakota.....	1,745	22,748	28,797	5,897	13,916	43,099	1,934	658	118,794	21	118,815
South Dakota.....	1,074	18,815	21,962	3,514	13,183	38,796	3,973	489	101,806	118	101,924
Nebraska.....	10,690	82,534	116,083	8,743	36,143	169,770	47,610	8,036	479,609	192	479,801
Kansas.....	12,254	106,440	105,251	10,937	70,989	127,957	11,139	11,164	456,131	338	456,469
Montana.....	5,490	39,709	29,517	4,745	17,480	44,530	2,505	584	144,560	104	144,664
Wyoming.....	5,342	14,536	17,569	2,245	4,808	19,830	1,749	963	67,042	37	67,079
Colorado.....	47,994	130,726	105,384	6,723	29,877	85,815	8,684	7,875	423,078	.....	423,078
New Mexico.....	800	18,119	26,152	1,811	7,352	21,157	1,991	1,235	78,617	1	78,618
Oklahoma.....	26,248	147,351	134,266	10,353	32,488	170,294	43,579	8,320	572,899	235	573,134
Total Western States.....	111,637	580,978	584,981	54,968	226,236	721,248	123,164	39,324	2,442,536	1,046	2,443,582
Washington.....	37,343	180,454	162,767	4,800	72,931	413,851	147,841	32,168	1,052,155	14	1,052,169
Oregon.....	18,615	100,205	82,436	2,071	39,601	309,098	92,487	50,517	695,030	2	695,032
California.....	266,747	1,666,536	1,149,311	8,680	345,144	1,329,388	310,095	118,015	5,193,926	6,583	5,200,509
Idaho.....	4,848	18,190	26,816	1,486	9,694	90,204	9,624	12,582	173,444	435	173,879
Utah.....	10,372	26,867	19,167	1,415	6,927	41,537	15,797	13,911	135,993	228	136,221
Nevada.....	.....	17,158	14,754	552	3,888	26,705	8,704	2,680	74,441	.....	74,441
Arizona.....	.....	24,843	28,677	137	6,530	31,606	35,585	14,364	141,742	13	141,755
Total Pacific States.....	337,925	2,034,253	1,483,928	19,141	484,715	2,242,399	620,133	244,237	7,466,731	7,275	7,474,006
Total United States (exclusive of possessions).....	1,701,729	10,000,448	9,832,952	499,978	4,011,222	16,662,410	2,942,806	1,374,234	47,025,779	25,156	47,050,935
Alaska (nonmember banks).....	899	1,064	551	178	1,115	3,298	6,089	121	13,315	.....	13,315
The Territory of Hawaii (nonmember bank).....	12,988	40,768	42,526	15	14,391	67,785	8,594	1,350	188,417	.....	188,417
Virgin Islands of the United States (nonmember bank).....	.....	1,000	704	109	.....	500	9	474	2,790	.....	2,790
Total possessions (nonmember banks).....	13,887	42,832	43,781	302	15,506	71,583	14,692	1,945	204,528	.....	204,528
Total United States and possessions.....	1,715,616	10,043,280	9,876,733	500,280	4,026,728	16,733,993	2,957,498	1,376,179	47,230,307	25,156	47,255,463
New York City (central Reserve city).....	155,062	1,005,963	1,934,255	315	795,310	2,690,124	179,529	23,056	6,783,614	445	6,784,059
Chicago (central Reserve city).....	83,911	987,474	653,360	1,911	327,475	804,842	360,856	161,603	3,381,432	.....	3,381,432
Other Reserve cities.....	945,184	4,985,436	4,011,466	32,359	1,606,080	6,573,781	1,329,004	520,942	20,010,252	9,292	20,019,544
Country banks (member banks).....	517,572	3,021,575	3,233,871	465,393	1,282,357	6,593,663	1,073,417	662,633	16,850,481	15,419	16,865,900
Possessions (nonmember banks).....	13,887	42,832	43,781	302	15,506	71,583	14,692	1,945	204,528	.....	204,528

States Located In 2 Federal Reserve Districts—U. S. Government Obligations Held By Banks Located in Federal Reserve District Specified

Connecticut, District No. 2.....	6,296	27,454	13,608	1,550	6,944	58,298	5,158	5,134	124,442	16	124,458
New Jersey, District No. 2.....	20,419	163,072	164,272	17,805	58,303	527,189	65,838	70,584	1,087,482	1,393	1,088,875
Kentucky, District No. 4.....	2,999	27,396	26,722	4,440	8,973	42,121	7,004	9,229	128,884	15	128,899
Pennsylvania, District No. 4.....	46,099	206,068	236,942	24,897	161,884	474,451	104,134	33,648	1,288,123	1,236	1,289,359
West Virginia, District No. 4.....	300	3,436	1,701	1,314	1,752	6,650	2,436	1,509	19,098	.....	19,098
Louisiana, District No. 6.....	17,984	104,056	81,615	2,711	37,755	190,781	11,169	10,930	457,001	.....	457,001
Mississippi, District No. 6.....	700	17,624	14,169	1,552	5,215	40,489	3,703	1,558	85,010	100	85,110
Tennessee, District No. 6.....	12,747	86,990	83,109	5,850	30,681	171,177	32,431	10,089	433,074	57	433,131
Indiana, District No. 7.....	8,901	150,719	165,871	11,055	58,402	270,962	60,762	21,883	748,555	104	748,659
Illinois, District No. 7.....	123,131	1,247,396	939,008	32,570	447,256	1,343,734	428,774	188,758	4,750,627	2,140	4,752,767
Michigan, District No. 7.....	24,335	438,540	307,251	8,316	176,724	587,121	55,505	17,428	1,615,220	183	1,615,403
Wisconsin, District No. 7.....	47,864	173,873	167,918	12,838	40,500	375,125	30,461	35,707	884,286	116	884,402
Missouri, District No. 10.....	33,174	89,218	102,508	2,686	31,446	99,326	8,206	8,182	374,746	415	375,161
New Mexico, District No. 10.....	600	11,569	17,624	1,146	5,103	15,806	1,141	383	53,372	.....	53,372
Oklahoma, District No. 10.....	26,198	146,608	133,422	10,221	31,609	168,633	43,442	7,781	567,914	225	568,139
Arizona, District No. 12.....	.....	24,401	27,922	107	6,530	29,850	35,503	14,183	138,496	13	138,509

Cash, Balances With Other Banks, Including Reserve Balances, and Cash Items in Process of Collection Reported by National Banks, By States, June 30, 1945

[In thousands of dollars]

Location	Cash items in process of collection, including exchanges for clearing house	Demand balances with banks in the United States (except private banks and American branches of foreign banks)	Other balances with banks in United States	Balances with banks in foreign countries	Currency and coin	Reserve with Federal Reserve banks	Total
Maine.....	4,025	14,608	75	81	5,111	23,786	47,686
New Hampshire.....	4,394	13,709	3	11	4,050	17,538	39,705
Vermont.....	1,950	8,493	20	13	1,861	12,256	24,603
Massachusetts.....	96,116	111,798	785	920	45,417	408,703	663,769
Rhode Island.....	4,120	14,753	63	44	4,475	22,315	45,770
Connecticut.....	19,357	68,188	133	126	12,984	67,603	168,691
Total New England States.....	129,962	231,549	1,079	1,195	73,928	552,511	990,224
New York.....	284,989	124,113	1,703	7,535	60,266	1,764,063	2,242,669
New Jersey.....	29,624	145,736	916	5	27,955	205,961	410,197
Pennsylvania.....	137,394	313,217	970	474	75,502	702,021	1,229,578
Delaware.....	311	2,747	—	—	730	4,122	7,910
Maryland.....	21,256	49,856	49	10	8,782	94,238	174,191
District of Columbia.....	12,508	36,067	2	71	9,985	97,178	156,111
Total Eastern States.....	486,382	671,736	3,640	8,095	183,220	2,867,583	4,220,656
Virginia.....	38,212	95,948	284	—	19,790	121,687	275,921
West Virginia.....	12,031	63,286	45	—	9,972	48,523	133,857
North Carolina.....	12,291	51,129	25	—	7,035	42,222	112,702
South Carolina.....	8,463	57,978	361	—	6,577	35,609	108,988
Georgia.....	56,655	69,113	210	—	10,102	132,711	267,791
Florida.....	32,231	136,561	215	35	19,966	129,893	318,901
Alabama.....	15,901	85,803	628	348	12,176	89,051	203,907
Mississippi.....	2,564	34,086	5	—	3,212	21,173	61,040
Louisiana.....	38,931	94,028	363	11	11,302	143,759	288,394
Texas.....	127,480	676,673	2,018	557	49,311	578,832	1,434,871
Arkansas.....	6,595	55,566	55	—	4,986	45,335	112,537
Kentucky.....	10,095	65,649	250	—	8,476	65,712	150,182
Tennessee.....	25,610	124,167	1,717	4	15,610	164,050	331,158
Total Southern States.....	387,059	1,609,987	6,176	955	178,515	1,618,557	3,801,249
Ohio.....	100,455	183,630	1,411	152	39,939	365,604	691,191
Indiana.....	33,146	135,929	369	38	23,639	160,652	353,773
Illinois.....	225,197	416,061	1,681	976	63,092	1,066,806	1,773,813
Michigan.....	61,182	119,909	131	724	30,063	330,618	542,627
Wisconsin.....	36,322	107,398	987	21	12,946	150,439	308,113
Minnesota.....	76,233	147,631	289	571	13,851	212,214	450,789
Iowa.....	17,967	72,350	1	—	8,077	80,766	179,161
Missouri.....	66,920	151,603	1,040	28	12,496	202,705	434,792
Total Middle Western States.....	617,422	1,334,511	5,909	2,510	204,103	2,569,804	4,734,259
North Dakota.....	2,937	20,262	4	36	1,892	19,093	44,224
South Dakota.....	2,594	20,338	11	—	2,090	17,798	42,831
Nebraska.....	30,307	95,636	—	—	6,356	117,491	249,790
Kansas.....	6,933	138,983	308	—	8,037	106,016	260,277
Montana.....	3,560	21,603	164	50	2,954	27,873	56,004
Wyoming.....	1,384	20,505	2	—	2,546	13,712	38,150
Colorado.....	24,836	95,932	3,645	13	8,210	97,008	229,644
New Mexico.....	1,223	31,870	150	—	2,913	19,070	55,226
Oklahoma.....	21,818	208,589	1,804	—	11,407	148,838	392,456
Total Western States.....	95,392	653,718	6,089	99	46,405	566,899	1,368,502
Washington.....	60,851	85,890	1,031	452	21,955	199,229	369,408
Oregon.....	41,840	34,235	325	35	12,441	127,514	216,390
California.....	364,589	217,954	3,521	1,397	66,122	1,003,789	1,637,372
Idaho.....	3,864	25,376	575	—	4,464	28,048	62,327
Utah.....	7,806	11,133	—	—	2,288	34,952	56,179
Nevada.....	3,631	5,516	135	—	2,138	12,219	23,639
Arizona.....	5,115	24,973	10	158	5,206	28,278	63,740
Total Pacific States.....	467,696	405,077	5,597	2,042	114,614	1,434,029	2,429,065
Total United States (exclusive of possessions).....	2,183,913	4,906,578	28,490	14,896	800,785	9,609,383	17,544,045
Alaska (nonmember banks).....	240	152	175	45	2,827	17,862	11,301
The Territory of Hawaii (nonmember bank).....	6,580	2,644	133	35	17,412	129,687	56,491
Virgin Islands of the United States (nonmember bank).....	—	227	—	1	266	1,620	1,114
Total possessions (nonmember banks).....	6,820	3,023	308	81	20,505	138,169	68,906
Total United States and possessions.....	2,190,733	4,909,601	28,798	14,977	821,290	9,647,552	17,612,951
New York City (central Reserve city).....	246,226	16,481	1,600	7,435	28,908	1,544,780	1,845,430
Chicago (central Reserve city).....	164,691	138,913	1,192	967	24,418	760,056	1,090,237
Other Reserve cities.....	1,381,302	1,507,111	12,859	4,903	288,767	4,369,310	7,564,252
Country banks (member banks).....	391,694	3,244,073	12,839	1,591	458,692	2,935,237	7,044,126
Possessions (nonmember banks).....	6,820	3,023	308	81	20,505	138,169	68,906

States Located in 2 Federal Reserve Districts—Cash, Balances With Other Banks, Etc., of Banks Located in Federal Reserve District Specified

Connecticut, District No. 2.....	2,747	9,320	—	110	2,411	16,205	30,793
New Jersey, District No. 2.....	25,036	165,054	867	5	17,737	143,345	292,064
Kentucky, District No. 4.....	1,284	35,585	250	—	4,147	23,770	67,036
Pennsylvania, District No. 4.....	41,262	122,215	570	60	28,680	257,032	449,819
West Virginia, District No. 4.....	1,023	3,643	30	—	1,206	3,566	9,468
Louisiana, District No. 6.....	33,721	53,573	363	11	8,780	125,143	221,591
Mississippi, District No. 6.....	2,427	28,163	—	—	2,599	17,461	50,650
Tennessee, District No. 6.....	8,305	92,058	1,669	—	11,424	95,597	209,053
Indiana, District No. 7.....	28,292	111,675	369	38	18,980	140,893	300,247
Illinois, District No. 7.....	211,931	355,210	1,679	976	57,026	1,010,817	1,637,639
Michigan, District No. 7.....	60,469	110,344	100	723	28,377	130,940	520,953
Wisconsin, District No. 7.....	34,807	88,408	960	21	11,237	139,311	274,744
Missouri, District No. 10.....	35,269	97,815	1,040	—	6,181	99,779	240,084
New Mexico, District No. 10.....	934	14,260	150	—	1,664	9,585	26,593
Oklahoma, District No. 10.....	21,573	203,203	1,789	—	11,072	146,331	383,968
Arizona, District No. 12.....	5,098	23,526	10	25	5,020	27,539	61,218

¹ Reserve with approved national banking associations.

[In thousands of dollars]

Deposits of National Banks,

Location	Demand deposits								Time deposits	
	Individuals, partnerships, and corporations	U. S. Government		States and political sub- divisions	Banks in United States	Banks in foreign countries	Certified and cashiers' checks, etc. ¹	Total	Deposits of individuals, partnerships, and corporations	
		War loan and Series E bond accounts	Other accounts						Savings	Certificates of deposit
Maine.....	102,118	43,605	852	6,981	6,292	20	1,577	161,445	79,139	421
New Hampshire.....	83,766	33,686	1,113	7,419	6,100	-----	3,637	135,721	34,241	279
Vermont.....	43,540	9,928	304	1,826	1,057	-----	1,060	57,715	50,183	180
Massachusetts.....	1,573,237	960,071	4,178	89,085	276,715	17,900	25,354	2,946,540	390,579	2,268
Rhode Island.....	153,697	81,398	1,729	6,664	7,807	394	1,212	252,901	18,952	528
Connecticut.....	394,943	182,822	1,472	26,331	15,926	-----	14,481	635,975	149,628	421
Total New England States.....	2,351,301	1,311,510	9,648	138,306	313,897	18,314	47,321	4,190,297	722,722	4,097
New York.....	6,462,122	3,081,283	32,419	232,701	1,352,153	449,645	192,619	11,802,942	1,194,498	6,546
New Jersey.....	808,226	355,652	7,640	121,348	19,734	14	19,976	1,332,590	750,793	2,103
Pennsylvania.....	2,655,859	788,220	4,756	91,114	558,550	9,939	30,129	4,138,567	1,283,858	51,155
Delaware.....	19,785	2,139	209	817	436	-----	305	23,691	10,204	308
Maryland.....	336,100	189,015	1,686	30,453	81,159	296	2,546	641,255	136,005	983
District of Columbia.....	342,609	94,221	6,814	51	45,077	1,350	6,561	496,683	83,162	1,233
Total Eastern States.....	10,624,701	4,510,530	53,524	476,484	2,057,109	461,244	252,136	18,435,728	3,458,520	62,328
Virginia.....	474,458	153,776	7,682	25,503	96,060	-----	12,351	769,830	219,237	2,744
West Virginia.....	223,018	57,038	1,434	22,782	28,070	-----	4,973	337,315	102,307	3,880
North Carolina.....	211,381	71,001	1,655	20,569	20,680	-----	4,502	329,788	61,067	2,153
South Carolina.....	205,405	43,225	1,202	30,460	16,330	-----	2,585	299,207	37,734	347
Georgia.....	456,470	122,022	4,790	57,425	167,202	37	8,825	816,771	132,304	2,631
Florida.....	598,792	128,651	5,958	57,218	155,928	1,689	9,197	957,433	140,662	318
Alabama.....	397,540	94,680	3,175	58,744	58,715	279	3,674	616,807	141,144	2,550
Mississippi.....	86,931	22,415	2,357	19,703	22,269	-----	801	154,476	31,626	2,513
Louisiana.....	476,412	109,726	1,895	65,309	171,455	6,859	5,380	837,036	145,780	1,375
Texas.....	2,439,683	562,046	20,054	162,773	667,355	6,433	32,856	3,891,200	283,154	9,962
Arkansas.....	203,591	34,091	2,982	25,708	48,806	-----	1,517	316,695	42,711	2,689
Kentucky.....	318,317	66,140	1,725	13,865	45,730	-----	11,123	456,900	81,517	7,894
Tennessee.....	503,907	150,645	2,482	59,836	270,123	-----	7,693	994,686	195,245	13,993
Total Southern States.....	6,595,905	1,615,456	57,391	619,895	1,768,723	15,297	105,477	10,778,144	1,614,488	52,959
Ohio.....	1,405,943	528,625	4,914	109,970	201,422	1,930	27,743	2,280,547	661,010	20,977
Indiana.....	673,590	211,228	5,039	110,612	109,976	99	12,366	1,122,910	276,243	14,254
Illinois.....	3,849,462	1,460,707	9,381	280,320	1,146,740	18,874	42,197	6,807,681	1,165,192	58,141
Michigan.....	1,231,498	436,401	3,050	81,912	142,746	4,001	14,753	1,914,361	369,923	4,290
Wisconsin.....	558,238	237,825	3,744	75,965	124,664	287	9,713	1,010,436	356,920	11,119
Minnesota.....	707,751	356,069	1,842	102,031	308,083	2,191	20,013	1,497,980	325,917	37,498
Iowa.....	282,223	98,527	1,228	62,383	103,531	-----	2,856	550,748	99,804	13,355
Missouri.....	680,693	249,593	3,262	39,712	420,890	559	6,667	1,401,376	158,283	8,463
Total Middle Western States.....	9,389,398	3,578,975	32,460	862,965	2,558,552	27,941	136,308	16,586,039	3,683,292	168,097
North Dakota.....	98,073	20,499	592	5,057	9,994	-----	1,047	135,262	31,998	8,261
South Dakota.....	92,714	18,618	1,620	14,168	8,159	-----	985	136,264	25,742	5,101
Nebraska.....	423,288	121,880	1,845	33,328	167,937	-----	4,602	752,880	70,090	12,641
Kansas.....	452,507	83,630	4,315	74,951	104,189	-----	5,175	724,767	54,902	8,450
Montana.....	121,711	23,043	438	16,573	10,892	-----	1,804	174,461	34,873	3,325
Wyoming.....	66,735	8,869	598	9,567	7,754	-----	1,087	94,610	22,557	626
Colorado.....	395,307	75,731	2,474	23,755	79,002	33	5,315	581,617	128,760	3,416
New Mexico.....	96,733	14,568	1,339	17,004	9,076	-----	1,908	140,628	20,562	2,159
Oklahoma.....	636,451	134,617	4,656	77,026	174,483	-----	10,618	1,037,851	65,344	7,452
Total Western States.....	2,383,519	501,455	17,877	271,429	571,486	33	32,541	3,778,340	454,828	51,431
Washington.....	823,474	255,136	4,736	81,286	85,974	1,633	15,721	1,267,960	391,503	2,177
Oregon.....	547,994	141,264	2,072	54,417	38,218	426	12,118	796,509	280,334	2,804
California.....	3,821,949	865,379	29,486	283,986	244,510	19,099	151,466	5,415,875	2,843,492	13,817
Idaho.....	156,666	19,516	958	20,990	4,193	-----	2,724	205,047	56,782	1,924
Utah.....	119,528	19,069	831	11,681	22,829	-----	950	174,888	49,266	261
Nevada.....	57,548	7,783	1,610	9,099	1,116	-----	2,305	79,461	33,038	395
Arizona.....	159,305	21,951	945	14,192	1,902	912	3,303	202,510	43,186	411
Total Pacific States.....	5,686,464	1,330,098	40,638	475,651	398,742	22,070	188,587	8,142,250	3,697,601	21,789
Total United States (exclusive of possessions).....	37,031,288	12,848,024	211,538	2,844,670	7,668,009	544,899	762,370	61,910,798	13,631,451	360,701
Alaska (nonmember banks).....	15,302	395	3,847	738	36	-----	273	20,591	5,692	33
The Territory of Hawaii (nonmember banks).....	78,672	20,056	42,548	12,185	1,074	-----	5,200	159,735	93,159	6,291
Virgin Islands of the United States (nonmember bank).....	1,238	-----	212	1,086	10	-----	11	2,557	1,505	-----
Total possessions (nonmember banks).....	95,212	20,451	46,607	14,009	1,120	-----	5,484	182,883	100,356	6,324
Total United States and possessions.....	37,126,500	12,868,475	258,145	2,858,679	7,669,129	544,899	767,854	62,093,681	13,731,807	367,025
New York City (central Reserve city).....	5,684,264	2,765,697	27,453	105,528	1,338,755	449,572	170,318	10,541,587	394,988	2,207
Chicago (central Reserve city).....	2,484,652	1,160,154	4,758	186,348	1,018,514	18,226	20,635	4,839,827	480,962	31,837
Other Reserve cities.....	15,102,080	5,430,185	76,942	1,227,559	4,414,735	70,661	330,465	26,652,627	5,694,001	39,231
Country banks (member banks).....	13,760,292	3,491,988	102,385	1,325,235	896,005	6,440	240,952	19,823,297	7,061,500	287,426
Possessions (nonmember banks).....	95,212	20,451	46,607	14,009	1,120	-----	5,484	182,883	100,356	6,324

States Located in 2 Federal Reserve Districts—Deposits

Connecticut, District No. 2.....	83,507	32,525	260	5,562	3,039	-----	3,202	128,095	42,308	20
New Jersey, District No. 2.....	585,435	272,125	5,974	72,759	18,118	14	17,575	972,000	594,834	1,887
Kentucky, District No. 4.....	136,326	22,226	496	7,410	2,907	-----	2,722	172,087	40,798	3,373
Pennsylvania, District No. 4.....	968,384	222,278	2,325	27,890	222,183	837	7,468	1,451,365	393,734	6,565
West Virginia, District No. 4.....	14,715	7,034	224	898	1,918	-----	297	25,086	9,923	763
Louisiana, District No. 6.....	372,952	91,662	1,205	59,706	137,586	6,859	3,212	673,182	121,971	1,186
Mississippi, District No. 6.....	64,789	18,836	2,102	16,564	21,488	-----	712	124,491	29,387	1,376
Tennessee, District No. 6.....	314,243	102,031	1,610	35,275	152,955	-----	5,683	611,797	126,398	12,912
Indiana, District No. 7.....	563,624	182,584	4,582	99,751	93,880	99	10,469	954,998	230,620	9,672
Illinois, District No. 7.....	3,638,121	1,410,878	8,385	257,174	1,048,359	18,874	39,923	6,421,714	1,073,773	38,886
Michigan, District No. 7.....	1,199,636	425,748	2,648	76,543	142,311	4,001	14,237	1,865,124	592,281	4,020
Wisconsin, District No. 7.....	508,822	221,626	3,584	70,003	120,824	287	8,934	934,080	307,928	9,124
Missouri, District No. 10.....	290,219	87,325	2,164	13,628	274,190	45	3,895	671,466	51,050	2,356
New Mexico, District No. 10.....	45,485	10,782	851	13,286	8,167	-----	1,237	79,902	17,059	1,492
Oklahoma, District No. 10.....	624,728	132,800	4,648	75,301	174,152	-----	10,340	1,021,969	64,609	7,097
Arizona, District No. 12.....	155,139	21,939	927	13,548	1,897	194	3,202	196,546	42,120	376

¹ Includes dividend checks, letters of credit and travelers' checks sold for cash, and amounts due to Federal Reserve banks (transit account).

by States, June 30, 1945

[In thousands of dollars]

Time deposits—Continued											
Deposits of individuals, partnerships, and corporations—Continued				U. S. Government	Postal savings	States and political subdivisions	Banks in United States	Banks in foreign countries	Total	Number of savings accounts	Location
Deposits accumulated for payment of personal loans	Christmas savings and similar accounts	Open accounts	Total								
33	651	91	80,335	60	17	205	5		80,622	142,936	Maine.
4	720		35,244	312	56	79	63		35,754	69,223	New Hampshire.
192	361		50,916	131	3	258			51,308	82,456	Vermont.
479	5,102	1,176	399,604	1,673	86	306	30		401,699	688,561	Massachusetts.
	138		19,618	172	50	2	300		20,142	21,019	Rhode Island.
265	1,504	1,921	153,739	1,697	15	40			155,491	247,365	Connecticut.
973	8,476	3,188	739,456	4,045	227	890	398		745,016	1,251,560	Total New England States.
2,872	9,643	33,590	1,247,149	6,018		14,963	917	2,550	1,271,597	1,762,709	New York.
999	15,076	993	769,964	3,765		3,302	34		777,065	1,109,049	New Jersey.
4,215	20,135	19,976	1,379,339	2,647	447	44,177	4,096		1,430,706	1,923,398	Pennsylvania.
9	129	16	10,666			8			10,674	10,109	Delaware.
88	931	932	138,939	988	13	976	3,356		144,272	167,274	Maryland.
314		476	85,185		25		75		85,285	127,316	District of Columbia.
8,497	45,914	55,983	3,631,242	13,418	485	63,426	8,478	2,550	3,719,599	5,099,855	Total Eastern States.
330	3,398	6,365	232,074	7,575	17	5,509	849		246,024	317,298	Virginia.
52	782	182	107,203	164	39	220	338		107,964	154,743	West Virginia.
707	387		64,314	1,538	1	295	36		66,184	101,902	North Carolina.
77	919		39,077	340	7	329	210		39,963	65,117	South Carolina.
19	900	613	136,467	1,354	33	79	113		138,046	229,371	Georgia.
319	76	1,983	143,358	4,347	40	7,142	735		155,622	191,589	Florida.
89	246		144,029	800	10	349	255		145,443	225,020	Alabama.
62	383		34,584	1,895			5		36,484	39,809	Mississippi.
88	385		147,628	1,726	59	3,973			153,386	368,030	Louisiana.
2,896	832	966	297,810	5,419	405	27,656	1,016		332,306	438,005	Texas.
32	218		45,650	690	18	98	80		46,536	53,918	Arkansas.
6	1,518	140	90,985	622	16	703	75		92,401	112,937	Kentucky.
	1,482	133	210,853	5,010	57	642	4,756		221,318	291,825	Tennessee.
4,677	11,526	10,382	1,694,032	31,480	702	46,995	8,468		1,781,677	2,590,564	Total Southern States.
3,063	3,090	3,463	691,603	116	224	39,179	2,639		733,761	971,616	Ohio.
164	2,181	5	292,847	641	296	24	3,665		297,473	395,067	Indiana.
3,150	5,843	1,404	1,233,730	488	175	50,633			1,285,026	1,709,106	Illinois.
111	2,109	72	646,505	720	40	2,624	607		650,496	874,710	Michigan.
117	2,845	450	371,451	359	43	559	524		372,936	494,918	Wisconsin.
3,632	988	565	368,600	287	127	1,545	856		371,415	520,592	Minnesota.
426	309	2	113,896	2,356	50	24			116,326	176,473	Iowa.
432	1,139	2,597	170,914	3,689	113	1,734	60		176,510	295,144	Missouri.
11,095	18,504	8,558	3,889,546	8,656	1,068	96,322	8,351		4,003,943	5,437,626	Total Middle Western States.
61	59		40,379		5	130			40,514	45,544	North Dakota.
127	32		31,002	25	2	410			31,439	41,862	South Dakota.
199	483	20	83,433	102	24	27	7		83,593	151,089	Nebraska.
291	435		64,080	1,315	37	57	128		65,617	109,278	Kansas.
212	24	6	38,440	2	5	111	5		38,563	44,967	Montana.
110	20		23,313	87	17	113	76		23,606	30,726	Wyoming.
91	59	30	132,356	545	5	161	2,723		135,790	193,516	Colorado.
	101	11	22,833	102	11		6		22,952	26,031	New Mexico.
714	56	765	74,331	1,255	100	1,062	2,484		79,232	123,253	Oklahoma.
1,805	1,269	834	510,167	3,433	206	2,071	5,429		521,306	766,266	Total Western States.
	47	375	394,102	2,657	20		325		397,104	468,153	Washington.
	1		283,139	169	15	4,796	155		288,274	340,283	Oregon.
	14,422	10,035	2,881,766	11,430	356	80,229	2,105	1,500	2,977,386	2,962,552	California.
	4		58,710	1,362	11		105		60,188	66,017	Idaho.
			49,527	1,625	20		50		51,222	72,295	Utah.
	11	42	33,486	104		27			33,617	33,078	Nevada.
			43,597		5	85	10		43,697	56,637	Arizona.
	14,485	10,452	3,744,327	17,347	427	85,137	2,750	1,500	3,851,488	3,999,015	Total Pacific States.
27,047	100,174	89,397	14,208,770	78,379	3,115	294,841	33,874	4,050	14,623,029	19,144,886	Total United States (exclusive of possessions).
			5,725		5				5,730	5,452	Alaska (nonmember banks).
			99,450		1,937	106			101,493	126,507	The Territory of Hawaii (nonmember bank).
			1,505			97		2	1,604	5,765	Virgin Islands of the United States (nonmember bank).
			106,680		1,942	203		2	108,827	137,724	Total possessions (nonmember banks).
27,047	100,174	89,397	14,315,450	78,379	5,057	295,044	33,874	4,052	14,731,856	19,282,610	Total United States and possessions.
	2	30,555	427,752	2,188		9,617	160	2,550	442,267	615,815	New York City (central Reserve city).
1,507	1,350	320	515,976			500			516,476	649,715	Chicago (central Reserve city).
11,703	23,799	39,003	5,807,737	35,404	686	139,764	22,484	1,500	6,007,575	7,492,036	Other Reserve cities.
13,837	75,023	19,519	7,457,305	40,787	2,429	144,960	11,230		7,656,711	10,387,320	Country banks (member banks).
			106,680		1,942	203		2	108,827	137,724	Possessions (nonmember banks).

of Banks Located in Federal Reserve District Specified

178	472	120	43,098		5	8			43,111	71,505	Connecticut, District No. 2.
508	11,219	448	608,896	2,062		1,965	25		612,948	891,330	New Jersey, District No. 2.
6	353	140	44,670	5	1	197	50		44,923	51,527	Kentucky, District No. 4.
408	5,126	8,412	414,245	152	250	10,530	3,847		429,024	560,641	Pennsylvania, District No. 4.
20	124	3	10,833		5	204	118		11,160	17,889	West Virginia, District No. 4.
88	344		123,589	1,726	54	3,973			129,342	333,916	Louisiana, District No. 6.
62	383		31,208	1,895			5		33,108	36,208	Mississippi, District No. 6.
	735	133	140,178	5,010	55	630	4,633		150,506	178,053	Tennessee, District No. 6.
	1,701	5	242,162	641	266	12	3,580		246,661	346,698	Indiana, District No. 7.
3,112	5,560	1,404	1,122,735	479	30	37,690			1,160,934	1,568,501	Illinois, District No. 7.
100	1,929	72	598,402	716	10	2,422	607		602,157	813,925	Michigan, District No. 7.
1	2,756	450	320,259	359	32	472	524		321,646	423,618	Wisconsin, District No. 7.
324	328	1,310	55,368	46	11		55		55,480	88,184	Missouri, District No. 10.
	101	11	18,663	100	11				18,774	20,844	New Mexico, District No. 10.
714	56	765	73,241	1,255	100	1,059	2,479		78,134	122,374	Oklahoma, District No. 10.
			42,496		5	85	10		42,596	55,547	Arizona, District No. 12.

Condition of National Banks in Each Federal Reserve District, June 30, 1945

[In thousands of dollars]

	District No. 1 (297 banks)	District No. 2 (555 banks)	District No. 3 (562 banks)	District No. 4 (492 banks)	District No. 5 (337 banks)	District No. 6 (266 banks)	District No. 7 (536 banks)	District No. 8 (317 banks)	District No. 9 (353 banks)	District No. 10 (637 banks)	District No. 11 (469 banks)	District No. 12 (194 banks)	Total (5,015 banks) ¹
ASSETS													
Loans and discounts, including overdrafts	795,294	3,143,484	553,683	714,429	460,936	623,865	1,950,084	453,770	353,636	549,598	837,789	1,932,206	12,368,774
United States Government obligations, direct and guaranteed	3,187,352	9,408,025	2,772,185	3,244,754	2,161,286	2,572,613	8,373,713	1,570,191	1,676,051	2,423,099	2,190,906	7,470,760	47,050,935
Obligations of States and political subdivisions	59,971	402,223	112,087	147,612	60,444	216,455	299,465	109,795	52,047	129,785	96,226	510,084	2,196,194
Other bonds, notes, and debentures	69,127	365,212	213,002	140,929	49,508	43,564	252,556	40,600	48,082	48,285	16,754	132,155	1,419,774
Corporate stocks, including stocks of Federal Reserve banks	9,441	41,969	9,307	10,495	4,765	6,388	21,738	6,651	3,327	7,083	5,851	14,241	141,256
<i>Total loans and securities</i>	<i>4,121,185</i>	<i>13,360,913</i>	<i>3,660,264</i>	<i>4,258,219</i>	<i>2,736,939</i>	<i>3,462,885</i>	<i>10,897,556</i>	<i>2,181,007</i>	<i>2,133,145</i>	<i>3,157,850</i>	<i>3,147,528</i>	<i>10,059,446</i>	<i>63,176,933</i>
Cash, balances with other banks, including reserve balances, and cash items in process of collection	959,431	2,565,526	905,802	1,217,514	952,302	1,272,893	2,912,744	712,586	648,891	1,428,506	1,541,317	2,426,533	17,544,045
Bank premises owned, furniture and fixtures	36,807	105,163	41,682	50,544	28,375	39,027	50,822	15,427	12,490	19,666	35,900	65,819	501,722
Real estate owned other than bank premises	1,382	4,426	2,186	70	864	1,053	148	1,354	11	327	552	573	12,946
Investments and other assets indirectly representing bank premises or other real estate	566	3,010	521	1,014	929	2,781	2,029	149	4,334	1,992	3,422	25,190	45,937
Customers' liability on acceptances outstanding	5,476	12,452	1,535	124	561	2,008	1,819	436	126	146	166	2,318	27,167
Interest, commissions, rent, and other income earned or accrued but not collected	8,530	32,227	6,346	7,657	3,789	7,567	25,826	3,642	5,592	4,340	2,454	26,879	134,849
Other assets	2,334	6,015	6,683	3,190	4,296	3,403	7,035	1,532	7,717	1,655	1,484	8,700	47,409
<i>Total assets</i>	<i>5,135,711</i>	<i>16,089,732</i>	<i>4,625,019</i>	<i>5,538,332</i>	<i>3,728,055</i>	<i>4,791,622</i>	<i>13,897,979</i>	<i>2,916,133</i>	<i>2,805,304</i>	<i>4,614,482</i>	<i>4,733,181</i>	<i>12,615,458</i>	<i>81,491,008</i>
LIABILITIES													
Demand deposits of individuals, partnerships, and corporations	2,267,794	7,131,064	1,930,051	2,525,368	1,778,256	2,204,786	6,192,426	1,309,169	1,101,527	2,298,269	2,610,280	5,682,298	37,031,288
Time deposits of individuals, partnerships, and corporations	696,358	1,899,143	1,136,828	1,161,351	655,959	718,829	2,397,454	443,242	577,716	450,454	328,210	3,743,226	14,208,770
Deposits of U. S. Government and postal savings	1,292,640	3,432,671	660,309	788,875	632,193	592,046	2,364,729	384,099	450,633	541,661	612,720	1,388,480	13,141,056
Deposits of States and political subdivisions	133,626	327,958	147,622	196,278	136,045	297,105	606,474	135,259	151,645	245,233	202,122	560,144	3,139,511
Deposits of banks	329,570	1,826,461	347,779	437,851	291,850	708,479	1,536,877	471,587	344,455	820,937	716,647	424,339	8,250,832
Other deposits (certified and cashiers' checks, etc.)	44,119	213,396	25,367	38,230	33,221	31,303	76,419	18,960	25,144	31,651	36,074	188,486	762,370
<i>Total deposits</i>	<i>4,764,107</i>	<i>14,830,693</i>	<i>4,247,956</i>	<i>5,147,953</i>	<i>3,527,524</i>	<i>4,552,548</i>	<i>13,174,379</i>	<i>2,762,316</i>	<i>2,651,120</i>	<i>4,388,205</i>	<i>4,500,053</i>	<i>11,986,973</i>	<i>76,533,855</i>
<i>Demand deposits</i>	<i>4,062,202</i>	<i>12,903,037</i>	<i>3,071,483</i>	<i>3,929,085</i>	<i>2,848,992</i>	<i>3,800,481</i>	<i>10,726,655</i>	<i>2,298,180</i>	<i>2,069,560</i>	<i>3,927,211</i>	<i>4,137,326</i>	<i>8,136,589</i>	<i>61,910,798</i>
<i>Time deposits</i>	<i>701,905</i>	<i>1,927,656</i>	<i>1,176,473</i>	<i>1,218,868</i>	<i>678,632</i>	<i>752,067</i>	<i>2,447,724</i>	<i>464,136</i>	<i>581,660</i>	<i>400,994</i>	<i>362,727</i>	<i>3,850,387</i>	<i>14,623,029</i>
Bills payable, rediscounts, and other liabilities for borrowed money	1,880	1,029	100	50	200	1,400		200		125	225		5,209
Mortgages or other liens on bank premises and other real estate		10	14						35				59
Acceptances executed by or for account of reporting banks and outstanding	6,271	13,910	2,209	124	561	2,825	1,881	437	126	146	166	3,096	31,752
Interest, discount, rent, and other income collected but not earned	1,930	4,747	1,305	1,095	1,130	1,772	4,504	842	1,987	897	383	5,884	26,476
Interest, taxes, and other expenses accrued and unpaid	14,842	54,053	7,872	12,022	6,107	9,284	38,375	4,763	6,429	5,795	6,832	28,144	194,518
Other liabilities	13,675	183,952	2,870	1,845	2,227	1,936	9,761	1,436	726	1,133	1,834	16,571	237,966
<i>Total liabilities</i>	<i>4,802,705</i>	<i>15,088,394</i>	<i>4,262,326</i>	<i>5,163,089</i>	<i>3,537,749</i>	<i>4,569,765</i>	<i>13,228,900</i>	<i>2,769,994</i>	<i>2,660,423</i>	<i>4,396,301</i>	<i>4,509,493</i>	<i>12,040,668</i>	<i>77,029,807</i>
CAPITAL ACCOUNTS													
Capital stock (see memoranda below)	113,474	325,653	124,804	130,529	69,263	88,094	253,742	55,469	53,928	80,810	89,223	234,695	1,619,684
Surplus	147,574	470,260	163,032	169,655	77,519	87,825	263,893	56,409	57,214	77,322	86,119	215,086	1,871,908
Undivided profits	51,999	169,854	58,468	47,291	31,523	30,949	89,395	27,154	21,834	45,640	35,939	81,511	691,557
Reserves and retirement account for preferred stock	19,959	35,571	16,389	27,768	12,001	14,989	62,049	7,107	11,905	14,409	12,407	43,498	278,052
<i>Total capital accounts</i>	<i>333,006</i>	<i>1,001,338</i>	<i>362,693</i>	<i>375,243</i>	<i>190,306</i>	<i>221,857</i>	<i>669,079</i>	<i>146,139</i>	<i>144,881</i>	<i>218,181</i>	<i>223,688</i>	<i>574,790</i>	<i>4,461,201</i>
<i>Total liabilities and capital accounts</i>	<i>5,135,711</i>	<i>16,089,732</i>	<i>4,625,019</i>	<i>5,538,332</i>	<i>3,728,055</i>	<i>4,791,622</i>	<i>13,897,979</i>	<i>2,916,133</i>	<i>2,805,304</i>	<i>4,614,482</i>	<i>4,733,181</i>	<i>12,615,458</i>	<i>81,491,008</i>
MEMORANDA													
Par value of capital stock:													
Class A preferred stock	1,413	13,466	5,928	7,642	1,579	6,776	13,380	2,600	1,589	984	2,067	17,760	75,184
Class B preferred stock	130	2,444	1,019	95	20	50	121	288	75	106		12	4,360
Common stock	111,931	309,970	117,857	122,792	67,664	81,268	240,241	52,581	52,264	79,720	87,156	216,923	1,540,367
<i>Total</i>	<i>113,474</i>	<i>325,880</i>	<i>124,804</i>	<i>130,529</i>	<i>69,263</i>	<i>88,094</i>	<i>253,742</i>	<i>55,469</i>	<i>53,928</i>	<i>80,810</i>	<i>89,223</i>	<i>234,695</i>	<i>1,619,911</i>
Retirable value of preferred capital stock:													
Class A preferred stock	1,432	23,028	9,033	10,930	1,579	6,851	13,380	2,662	1,589	984	2,551	38,888	112,907
Class B preferred stock	130	3,082	1,619	95	20	50	121	298	75	106		12	5,608
<i>Total</i>	<i>1,562</i>	<i>26,110</i>	<i>10,652</i>	<i>11,025</i>	<i>1,599</i>	<i>6,901</i>	<i>13,501</i>	<i>2,960</i>	<i>1,664</i>	<i>1,090</i>	<i>2,551</i>	<i>38,900</i>	<i>118,515</i>
Pledged assets and securities loaned:													
U. S. Government obligations, direct and guaranteed, pledged to secure deposits and other liabilities	1,449,794	4,067,703	955,650	1,098,658	905,086	1,042,773	2,806,922	530,913	702,375	876,523	921,447	2,284,788	17,642,632
Other assets pledged to secure deposits and other liabilities, including notes and bills rediscounted and securities sold under repurchase agreement	3,795	18,935	14,763	24,935	18,510	51,796	2,840	9,676	11,932	41,440	21,116	130,439	350,177
Assets pledged to qualify for exercise of fiduciary or corporate powers and for purposes other than to secure liabilities	3,546	34,619	6,206	4,284	9,268	5,297	16,686	2,764	4,724	3,239	1,456	9,188	101,277
Securities loaned		1,752			5,179								6,931
<i>Total</i>	<i>1,457,135</i>	<i>4,123,009</i>	<i>976,619</i>	<i>1,127,877</i>	<i>932,864</i>	<i>1,099,866</i>	<i>2,831,627</i>	<i>543,353</i>	<i>719,031</i>	<i>921,202</i>	<i>944,019</i>	<i>2,424,415</i>	<i>18,101,017</i>
Secured liabilities:													
Deposits secured by pledged assets pursuant to requirements of law	1,341,803	3,667,789	757,494	1,008,839	766,350	911,676	2,665,194	476,184	601,476	782,760	828,178	2,014,327	15,822,070
Borrowings secured by pledged assets, including rediscounts and repurchase agreements	1,880	1,029	100	50	200	1,400		200		125	225		5,209
Other liabilities secured by pledged assets						2						5	7
<i>Total</i>	<i>1,343,683</i>	<i>3,668,818</i>	<i>757,594</i>	<i>1,008,889</i>	<i>766,550</i>	<i>913,078</i>	<i>2,665,194</i>	<i>476,384</i>	<i>601,476</i>	<i>782,885</i>	<i>828,403</i>	<i>2,014,332</i>	<i>15,827,286</i>

¹ Exclusive of 6 nonmember national banks in Alaska, the Territory of Hawaii, and the Virgin Islands of the United States.

Reserve of National Banks, June 30, 1945

[In thousands of dollars]

Federal Reserve districts	Gross demand deposits	Deductions allowed in computing reserves		Net demand deposits subject to reserve	Time deposits	Net demand plus time deposits	Reserve with Federal Reserve banks			Ratio of total reserves to net demand plus time deposits (percent)	Ratio of required reserves to net demand plus time deposits (percent)
		War loan and Series E bond deposit accounts	Other ¹				Total	Required ²	Excess		
Central Reserve city banks:											
District No. 2	10,541,587	2,765,697	262,707	7,513,183	442,267	7,955,450	1,544,780	1,529,173	15,607	19.42	19.22
District No. 7	4,893,287	1,160,154	303,604	3,429,529	516,476	3,946,005	760,056	716,894	43,162	19.26	18.17
Reserve city banks:											
District No. 1	2,278,518	785,228	127,669	1,365,621	131,144	1,496,765	300,157	280,993	19,164	20.05	18.77
District No. 2	89,431	21,360	6,492	61,579	32,649	94,228	17,104	14,275	2,829	18.15	15.15
District No. 3	1,646,217	355,611	125,281	1,165,325	106,416	1,271,741	242,927	239,450	3,477	19.10	18.83
District No. 4	2,262,659	475,640	208,382	1,578,637	316,514	1,895,151	365,841	334,718	31,123	19.30	17.66
District No. 5	1,254,244	322,220	121,787	810,237	165,244	975,481	209,438	171,962	37,476	21.47	17.63
District No. 6	1,895,904	282,287	236,691	1,376,926	298,503	1,675,429	326,797	293,313	33,484	19.50	17.50
District No. 7	3,531,168	753,626	397,844	2,379,698	878,024	3,257,722	582,940	528,621	54,319	17.89	16.23
District No. 8	1,153,098	228,892	119,619	804,587	167,840	972,427	180,092	170,988	9,104	18.52	17.58
District No. 9	1,135,805	292,224	141,152	702,429	133,904	836,333	155,933	148,520	7,413	18.64	17.76
District No. 10	2,368,195	366,227	389,168	1,612,800	242,860	1,855,660	376,100	337,132	38,968	20.27	18.17
District No. 11	2,257,335	399,105	382,488	1,475,742	241,507	1,717,249	371,527	309,639	61,888	21.64	18.03
District No. 12	6,780,053	1,147,765	631,840	5,000,448	3,292,670	8,293,118	1,240,454	1,197,650	42,804	14.96	14.44
Country banks:											
District No. 1	1,783,684	493,757	221,775	1,068,152	570,761	1,638,913	236,149	183,787	52,362	14.41	11.21
District No. 2	2,272,019	598,876	282,050	1,391,093	1,452,740	2,843,833	361,729	281,917	79,812	12.72	9.91
District No. 3	1,425,266	295,997	209,775	919,494	1,070,057	1,989,551	268,800	192,033	75,867	13.51	9.70
District No. 4	1,666,426	304,523	280,715	1,081,188	902,854	1,983,542	286,131	205,507	80,624	14.43	10.36
District No. 5	1,594,748	279,022	332,872	982,854	513,288	1,496,142	226,453	168,397	58,056	15.14	11.26
District No. 6	1,904,577	275,595	377,820	1,251,162	453,264	1,704,426	263,059	202,359	60,700	15.43	11.87
District No. 7	2,302,200	425,583	390,005	1,486,612	1,053,224	2,539,836	349,731	271,319	78,412	13.77	10.68
District No. 8	1,145,082	142,047	225,555	777,480	296,296	1,073,776	156,024	126,625	29,399	14.53	11.79
District No. 9	933,755	152,857	184,573	596,325	447,656	1,043,981	141,851	110,345	31,506	13.59	10.57
District No. 10	1,559,016	154,884	398,400	1,005,732	218,134	1,223,866	213,822	153,896	59,932	17.47	12.57
District No. 11	1,879,991	186,526	492,324	1,201,141	121,220	1,322,361	238,652	175,433	63,219	18.05	13.27
District No. 12	1,356,533	182,321	239,469	934,743	557,717	1,492,460	192,836	164,327	28,509	12.92	11.01
All member national banks:											
District No. 1	4,062,202	1,278,985	349,444	2,433,773	701,905	3,135,678	536,306	464,780	71,526	17.10	14.82
District No. 2	12,903,037	3,385,933	551,249	8,965,855	1,927,656	10,893,511	1,923,613	1,825,365	98,248	17.66	16.76
District No. 3	3,071,483	651,608	335,056	2,084,819	1,176,473	3,261,292	511,727	432,383	79,344	15.69	13.26
District No. 4	3,929,085	780,163	489,097	2,659,825	1,218,868	3,878,693	651,972	540,225	111,747	16.81	13.93
District No. 5	2,848,992	601,242	454,659	1,793,091	678,532	2,471,623	435,891	340,359	95,532	17.64	13.77
District No. 6	3,800,481	557,882	614,511	2,628,088	752,067	3,380,155	589,856	495,672	94,184	17.45	14.66
District No. 7	10,726,655	2,339,363	1,091,453	7,295,839	2,447,724	9,743,563	1,692,727	1,516,834	175,893	17.37	15.57
District No. 8	2,298,180	370,939	345,174	1,582,067	464,136	2,046,203	336,116	297,613	38,503	16.43	14.54
District No. 9	2,069,560	445,081	325,725	1,298,754	581,560	1,880,314	297,784	258,865	38,919	15.84	13.77
District No. 10	3,927,211	521,111	787,568	2,618,532	460,994	3,079,526	589,922	491,022	98,900	19.16	15.94
District No. 11	4,137,326	585,631	874,812	2,676,883	362,727	3,039,610	610,179	485,072	125,107	20.07	15.96
District No. 12	8,136,586	1,330,086	871,309	5,935,191	3,850,387	9,785,578	1,433,290	1,361,977	71,313	14.65	13.92
Total, central Reserve city banks	15,434,874	3,925,851	566,311	10,942,712	958,743	11,901,455	2,304,836	2,246,067	58,769	19.37	18.87
Total, Reserve city banks	26,652,627	5,430,185	2,888,413	18,334,029	6,007,575	24,341,604	4,369,310	4,027,261	342,049	17.95	16.54
Total, country banks	19,823,297	3,491,988	3,635,333	12,695,976	7,656,711	20,352,687	2,935,237	2,236,839	698,398	14.42	10.99
Total, all member national banks	61,910,798	12,848,024	7,090,057	41,972,717	14,623,029	56,595,746	9,609,383	8,510,167	1,099,216	16.98	15.04
GEOGRAPHICAL SECTIONS											
New England States	4,190,297	1,311,510	361,511	2,517,276	745,016	3,262,292	552,511	479,057	73,454	16.94	14.68
Eastern States	18,435,728	4,510,530	1,157,702	12,767,496	3,719,599	16,487,095	2,867,583	2,616,478	251,105	17.39	15.87
Southern States	10,778,144	1,615,456	1,997,046	7,165,642	1,781,677	8,947,319	1,618,557	1,317,663	300,894	18.09	14.73
Middle Western States	16,586,039	3,578,975	1,951,917	11,055,147	4,003,943	15,059,090	2,569,804	2,275,816	293,988	17.06	15.11
Western States	3,778,340	501,455	749,108	2,527,777	521,306	3,049,083	566,899	458,524	108,375	18.59	15.04
Pacific States	8,142,250	1,330,098	872,773	5,939,379	3,851,488	9,790,867	1,434,029	1,362,629	71,400	14.65	13.92
Total, all member national banks	61,910,798	12,848,024	7,090,057	41,972,717	14,623,029	56,595,746	9,609,383	8,510,167	1,099,216	16.98	15.04
Nonmember national banks (in possessions)	³ 176,503	20,451	109	155,943	108,827	264,770	⁴ 58,674	39,716	18,958	22.16	15.00
Total, all national banks	62,087,301	12,868,475	7,090,166	42,128,660	14,731,856	56,860,516	9,668,057	8,549,883	1,118,174	17.00	15.04

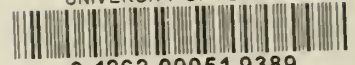
¹ Demand balances with domestic banks (except reciprocal balances) and balances with private banks and American branches of foreign banks, plus cash items in process of collection. The difference between the figures shown in this column and the figures shown against the corresponding captions under "Assets" of member banks is accounted for by an excess of allowable deductions over gross demand deposits at a few banks.

² Reserves actually required are based on deposits at opening of business. The figures in this column, therefore, represent the reserves required to be maintained on the business day following the call date. The requirements as to reserves to be maintained by each member bank are as follows: Time deposits, 6 percent for all member banks; net demand deposits, 20 percent for Central Reserve city banks, 20 percent for Reserve city banks, and 14 percent for country banks.

³ Demand deposits, including deposits of other banks reported by banks having excess of amounts due to banks over amounts due from banks, exclusive of reserve with approved national banking associations as shown by individual bank reports.

⁴ The cash in vault and reserve with approved national banking associations.

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